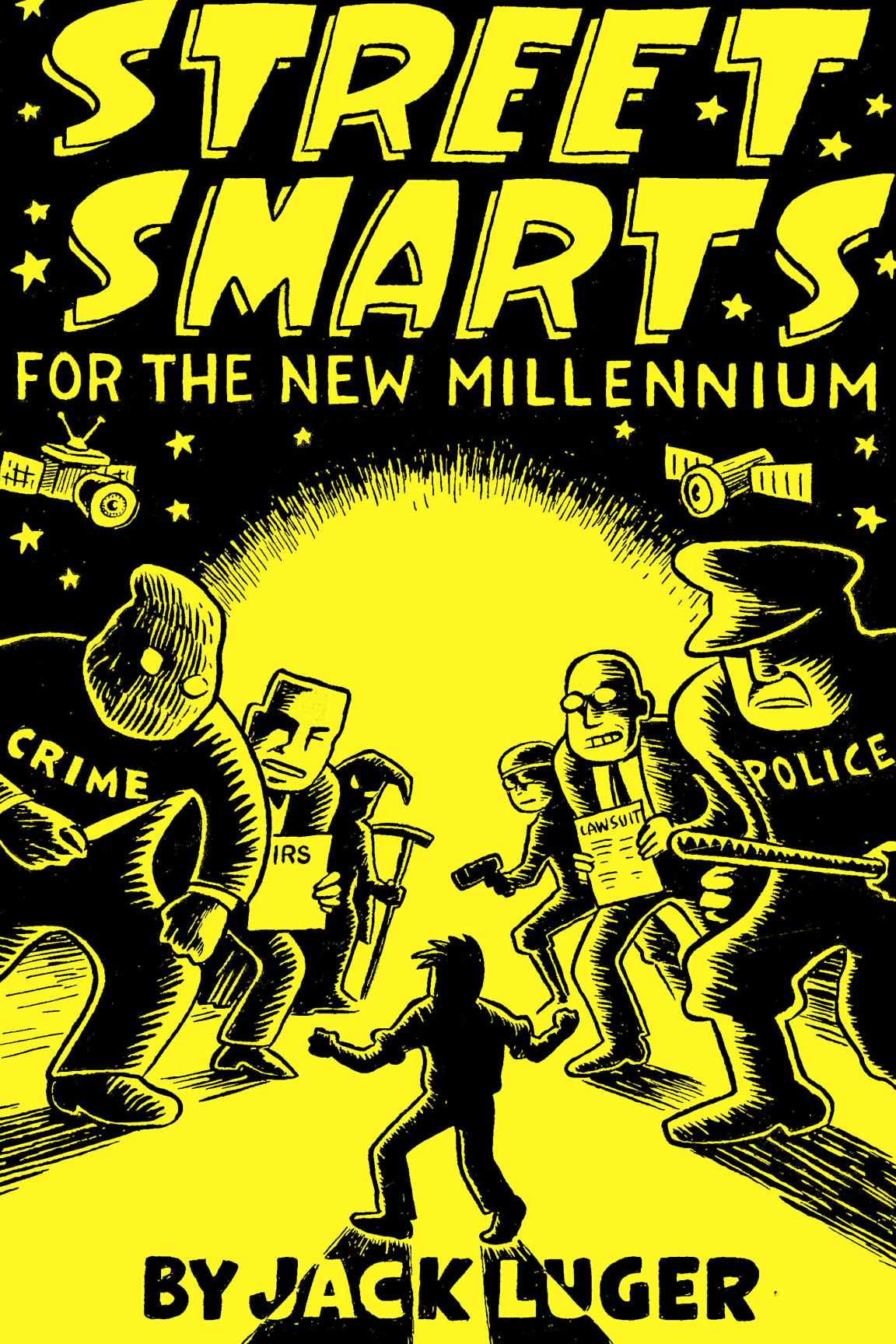
# STREET SMARTS

## FOR THE NEW MILLENNIUM




BY JACK LUGER

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# Introduction

Being street smart often makes the difference between being a winner and a victim. Today, "street smart" means not only being aware of the criminal elements in the big city, but knowing of the pitfalls in everyday life.

Life is inherently both dangerous and unfair. There are both obvious and hidden dangers, and the key to survival is not confrontation under any circumstances and at any cost, but avoidance. It may seem heroic to fight the neighborhood bully, but if he's both bigger and stronger than you, it's also foolish. Far better to seek your revenge where and when you can prevail.

Likewise, there are certain situations best avoided. There exist many threats to your physical safety and to your lifestyle. A pickpocket can take your money, but a con man can persuade you to hand it over to him. Alertness can protect you from both.

This book will also provide you with some of the resources to survive into the new millennium. At various points you'll find names and addresses of companies and services that you can use to make life easier for you.

For the sake of simplicity and brevity, we'll use the pronoun "he" instead of the politically correct "he/she" and other awkward "non-sexist" terms. We'll carefully avoid politically correct terminology, and call a spade a spade when appropriate. It may offend PC-lovers with chips on their shoulders to read the term "blind person" within these pages, instead of the PC "visually challenged," but labeling a blind person with the politically correct euphemism won't restore his sight.

Being a survivor instead of a victim takes some knowledge and a bit of luck, but it begins with your attitude. Let's discuss that first.

# Chapter One
# Attitude

What is a "street smart" attitude, anyway? The answer is complex, because being street smart is a topic as complex as human nature.

The first point about a street smart attitude is to be cynical, and to expect the worst in some situations. Most people have a "dark side," and we occasionally see it come to the surface. An example is the teacher or scoutmaster who molests his charges. Another is the authority figure, such as a police officer or prison guard, who enjoys abusing his charges.

Another point is to see events as the "tip of the iceberg." Expecting the worst is definitely justified by the facts. We know, from national crime statistics, that reported crimes are only the tip of the iceberg. This is especially true of certain categories, such as theft and simple assault.

Hardcore realism is important in developing a street smart attitude. Street smart people know better than to accept the politically correct news and views contained in the mainstream media, designed to lull and stupefy credulous people. Seeing things as they are, instead of as someone would like you to see them, helps you protect yourself. It's important to see the world, and our country, as they really are. That way, you'll get a better idea of what you can do about the real-life problems you face.

## The Way Things Really Are

This country is no longer "the land of the free," as big government becomes bigger in the European fashion and plays a

more intrusive role in our lives. America is no longer "the home of the brave," as most Americans have become docile conformists, too timid to do anything but follow the crowd and do exactly what they're told.

Yet there are people who love freedom, and are not afraid to live free lives while their neighbors abjectly accept slavery. These street smart people know that freedom exists for those who are bold enough to bend and even break the rules. They know that true freedom begins inside one's own mind, which the government cannot invade, and that it's impossible to be free without free-thinking. Free-thinking means not being bound by mindless conformism, and it means daring to be different, without worrying what unimaginative and timid friends and neighbors do or think. Free-thinking means learning how to break the rules for a higher purpose, not just for the sake of rule breaking.

Free-thinking and street smart Americans are self-reliant, and don't depend on the government to provide everything for them, because they're sophisticated enough to understand the truth of Ralph Waldo Emerson's words: "For every benefit you receive a tax is levied." Their reply to offers of government "generosity" is, "Thanks, but no thanks."

These street smart people will always be more free than those who expect the government to protect their freedom, because they create their own freedom, instead of passively waiting for someone else to do it for them. Anyone who waits for someone else to make him free will always be beholden to his liberator.

A serious problem is with government and its relentless propensity to exercise more control over its citizens. Brewing alcoholic beverages had never been illegal, until in the early years of this century the government made it so, during the ill-advised "Prohibition" era. Even after repeal of the 18th Amendment, the government imposed special taxes on alcoholic beverages, and anyone involved in making, distributing, or selling drinking alcohol without paying the government its due is a criminal.

Likewise, gunsmiths were reputable tradesmen until the government began regulating their activities. Today, it's illegal to manufacture a firearm without a special license from the Bureau of Alcohol, Tobacco, and Firearms, the regulatory agency that demonstrated its special talent for violent and ruthless law enforcement at Waco, Texas, in early 1993.

## The Coming Electronic Prison

Today, in this country, we're facing the prospect of having our economic lives regulated to an extent impossible in the wartime Europe of fifty years ago, because computers make it possible for the government to track every resident literally from birth to death. Laws requiring the reporting of every birth everywhere in the country are the basis of universal registration, already existing in fact, if not in statute. Children are subjected to mandatory education, during which their intellectual, emotional and social lives are scrutinized and documented by teachers and school "counselors."

Selective Service registration has tracked males of military age since World War II. All members of the work force have been registered for decades, through the seemingly benign "Social Security" law, which requires withholding a portion of wages for old-age pensions. Income tax laws on the federal, state, and local levels ensure that these governments have computerized records of everyone working for a salary. Even self-employed people, formerly free of the practical effects of such laws, are coming under increasingly tight scrutiny as the computer allows keeping track of vast amounts of data. Today, anyone performing "contract labor" for a business has his income reported on Form 1099, and the Internal Revenue Service can match these to individuals and obtain a good estimate of yearly earnings.

Many don't yet take it seriously, but children are assigned Social Security numbers at an early age. New laws require a parent to register his child with the Social Security Administration in order to

claim that child as an exemption. This number stays with the child throughout life, giving the government a precise accounting of every term of employment and the amounts earned.

More government agencies are becoming involved, directly and indirectly, in extracting money from Americans. Business owners must buy business licenses from local bureaucracies. Retailers are required to buy a license to collect sales taxes on behalf of the state or municipality. Many professionals, such as doctors, attorneys, and accountants, must pass state-mandated proficiency examinations, paying a fee for the privilege, in order to practice their skills for pay. Even firearms dealers, already heavily regulated, must now pay more for their licenses as a result of the Brady Bill's misguided effort to combat crime.

Governments use motor vehicle ownership as another means of registering and tracking individuals. Although the United States has not adopted the common European practice of requiring any citizen to notify police upon change of address, in practice the police can quickly find out your current address. Anyone with a driver's license or motor vehicle registration must notify the appropriate agency when he moves. This, in practice, provides government authorities with up-to-date information about your residence. Police can use the radio or a mobile computer-data terminal in the patrol car to access your driver's license and motor vehicle registration within seconds.

Recreation is also subject to government scrutiny and taxation. While hunting and fishing licenses have been in place for decades, in most locales the owner of a small boat must register it with the state and buy a license for it. Parks and campgrounds have parking fees, and in many locales it's no longer possible simply to park an RV at the side of the road or in a field for the night.

Today, we see an increasingly greedy government reluctant to give up any of its taxing and spending powers, despite the end of the Cold War. Federal, state, and local legislators devoted to the "tax-and-spend" philosophy of management are imposing new taxes and increasing old ones. This follows the trend pointed out by

Elbert Hubbard: "Government is a kind of legalized pillage." One reason for this trend is that legislators realize it's possible to extract more from wage earners, with the aid of new methods of data processing. Formerly, paper trails were necessary, but today's electronic technology has opened up more ways of finding who earns and spends what.

The wide use of credit and debit cards ensures that such transactions leave an electronic trail, accessible to government agents. Personal and business checks document other transactions. Bank records are open to inspection, making it difficult for enterprising individuals to conceal assets.

## Develop Awareness

Closely tied in with this is awareness on several different levels. It's important to be aware of your physical surroundings, but it's not enough. You have to be aware of hidden significances attached to both objects and people. An everyday example is the police car at the side of the road. If the officer in it is looking in his rear-view mirror, you probably scan for a radar set, without even thinking much about it. You'll probably also ease up on the gas until you're sure that he's not operating a radar device. On the other hand, if the officer has a car stopped and is talking to the driver, you conclude that he's too busy giving some poor motorist a ticket to be watching you or tracking your car with his radar, and you maintain your speed.

Firearms instructors label levels of awareness with color codes. "Condition white" is when you're coasting along; fat, dumb, and happy. You may be daydreaming, or thinking about your work, or even about sex, but you're only dimly aware of your surroundings. Muggers and traffic cops love to see people in condition white.

"Condition yellow" is awareness of what is taking place around you, and intelligent anticipation of what might be happening in the near future. You're also planning protective tactics, such as easing

up on the gas as you come to the crest of a hill, or crossing the street to avoid walking near an alley entrance.

"Condition orange" is when you spot danger, and are preparing to defend yourself or flee. "Condition red" is when you're actually fighting.

Overall, it's street smart to maintain an attitude of relaxed awareness, condition yellow, because it truly is a jungle out there!

# Chapter Two
# Keeping A Low Profile

Keeping a low profile means avoiding attracting attention from the government, employers, and criminals. The opposite, wearing flashy clothing and jewelry, invites attack from robbers. Being opulent may stimulate the IRS to wonder how you can afford it. Let's look at other dangers of a high profile, and then study how to lower your profile.

## Lifestyle

Jerry Whitworth, associate of noted U.S. Navy spy John Walker, was a petty officer in the U.S. Navy. He spent one weekend with his wife in the most expensive hotel in town, being chauffeured around town in a rented Rolls-Royce. This level of spending for a naval petty officer earning $23,000 a year was very indiscreet, and bound to attract attention.

This point is especially true if you work for any level of government. If you're a clerk at City Hall, and run an upholstering business from your garage on weekends, don't become a big spender or you may fall under suspicion of corruption.

If you enjoy owning a fine car, do not buy an opulent model. A Chevrolet, Mitsubishi, Saturn, or Honda can give you good service for years without advertising: "Big Spender." If you make a point of parking a Cadillac, Lexus, or Ferrari in your driveway, you're displaying something which is bound to attract attention from your neighbors. Another serious risk is having it stolen, because car thieves target flashy and high-ticket cars.

Likewise, clothing. You might enjoy wearing an Armani suit, but avoid the temptation. If you must, remove the label from inside your jacket, so that when you hang it up at work, there won't be an obvious red flag. If anyone asks, you can get away with the story that you happened to find a suit that fit you perfectly in a discount shop. Only a tailor might suspect you're lying.

If you want to spend your extra earnings at expensive restaurants or nightclubs, do it away from home. If your friends and neighbors begin to notice your visits to a hundred-dollar spot one or two nights a week, the gossip will begin. Be discreet and take the time to drive to the next town.

If you wish to spend your money on costly consumer goods, keep them out of sight. If swimming pools are rare in your neighborhood, don't be the only one on the block to boast one. If you enjoy a big-screen, projection TV, keep it in the basement recreation room or the bedroom, not in the living room where any casual visitor will see it. Likewise, if you want a super CD-ROM sound system with electrostatic speakers. Keep it out of sight, and don't play it at top level.

Other ways of avoiding advertising your special status are merely common sense. Don't have custom license plates on your car to tell the world what an important person you are. If you own a business, don't have a reserved parking place for your vehicle in the lot.

Another subtle point is not to have an unlisted number, which suggests that you have something to hide, or have some sort of special status. Hide yourself in plain sight. You don't want to be a needle in a haystack. Instead, be like a needle in a needle factory, lost among the millions of Joe Blows who have listed numbers.

Some low-profile tricks are so common that they're like red flags. It's common for people trying to hide to list their names in the phone book as "K. Smith," or "J. Jones." This is especially true for women living alone. A criminal seeking women to rob merely has to look for tell-tale initials, then make a phone call to hear the voice before saying, "Sorry, wrong number." It's far better for a

single woman to list the phone in her brother's name, or even to invent a name.

## Buy Major Items From Private Individuals

One way of keeping your enhanced lifestyle from the notice of tax authorities is to avoid leaving a trail with high-dollar purchases. Paying by check for a high-priced car leaves a paper trail that is obvious to any auditor checking over your finances. Paying a dealer with cash can make things even worse.

If you walk into a car dealership with a brown paper bag or a satchel full of currency, you'll attract immediate attention because almost nobody pays cash for a motor vehicle. The other side of this is that you'll be part of a report to the Internal Revenue Service, because of a decade-old law that all cash transactions over ten thousand dollars must be reported to the IRS. Today, only the least-expensive models cost less than ten thousand, and paying cash creates a paper trail.

The private individual advertising a clean car for sale, on the other hand, won't look askance at you if you show up with a suitcase full of cash. He might be nervous about accepting a check from a stranger, but cash is cash, and he'll gratefully accept it. The same applies when buying any big ticket items. Obtaining them from private sources is less noticeable than buying from a dealer.

## Protect Your Privacy

Equally important is protecting the little privacy you have left. Con artists adopt other people's credit card and checking account numbers to make fraudulent purchases, charging them to the victim. During the first eight months of 1995, the U.S. Secret Service had arrested over 2,000 persons and charged them with financial systems frauds totaling over $89 million.[1]

For these reasons, it's important to shred any financial documents you're discarding. Otherwise, "dumpster divers" can

retrieve your bank statements, credit card slips, canceled checks, and other papers containing your account numbers and other information that enables them to rip off your accounts. For example, a single credit charge slip contains both your credit card number and its expiration date, which are all a con artist needs in order to charge goods to your account over the phone or by mail-order.

Try to avoid giving other information, such as your telephone number, Social Security number, etc., when you pay by check or credit card. Because many merchants insist on this, avoid paying with a credit card whenever possible. When paying by check, give a fake phone number. They'll never call you unless your check bounces, anyway.

Never, never, never give your Social Security number or credit card numbers to a person who calls you on the telephone and asks for such information. The number of scams and cons that can be perpetrated by obtaining such information would fill a book much lengthier than this one. Suffice it to say that there is virtually no legitimate reason for soliciting this sort of information via the telephone, or, for that matter, by mail. Every time you provide your personal data to an unknown party, you are taking a risk. Keeping a low profile means, in part, that you should not reveal any information whatsoever about yourself to anonymous individuals.

Keep in mind that a low profile is merely the first step. Learning to keep secrets, and to avoid unhealthy curiosity, is just as important. Let's discuss these skills in the next chapter.

## Notes:

1. Kondo, Annette, "Con Artists Rip Off Financial Identities," *Albuquerque Journal,* September 4, 1995, Business Outlook, p. 7.

# Chapter Three
# Keeping Secrets

Many people can't keep their mouths shut when they should. In this section, we'll discuss how and why to keep secrets.

The urge to boast is powerful in some people, and often causes a lot of trouble for them down the line. Also dangerous is the urge to be the center of attention. Let's look at one case that caused a person more trouble than he could handle.

Los Angeles Detective Mark Fuhrman conferred with a screen writer, beginning in 1985. The screen writer tape-recorded a lot of what he told her, and his words came back to haunt him. Detective Fuhrman was a central figure giving evidence during the 1995 O.J. Simpson trial, and the defense, lacking other evidence, had decided to put Fuhrman on trial. Fuhrman had stated under oath that he had not used the term "nigger" during the previous ten years. This held up until defense attorneys uncovered the screen writer and her tapes.

The tapes contained Fuhrman's accounts of his attitudes towards minority group members, and his descriptions of techniques used to plant evidence against suspects who police wanted to frame. The tapes also contained some derogatory words about Los Angeles Police Captain Margaret York, wife of Judge Lance Ito, who happened to be presiding in the Simpson trial.

Whether Fuhrman presented an accurate view of Los Angeles Police procedures in his account will be open to dispute for many years. That's not the central issue here. Whether he was starkly accurate, or embellishing wildly, his taped accounts were used against him during the trial. There's an important lesson to learn here.

## Discretion

Allegedly, one noted motorcycle gang follows the slogan; "Three can keep a secret if two of them are dead." Although this sounds very dramatic and macho, it's actually very stupid. If you really want to keep a secret, it's far more effective not to tell anyone else, instead of wasting time killing people to whom you've unnecessarily blabbed your secrets.

Keeping your own counsel is important for several reasons, all revolving around the basic principle that what other people don't know can't hurt you. Once you let someone else in on your secrets, you give them power over you.

If you tell anyone how you earn undeclared income, or lie on your tax return, you compromise your secrecy many times over. It's very much like the principle that when you have sex with someone, you're also having sex with all of his or her previous sex partners, in regard to exposure to AIDS and other nasty sexual diseases. When you tell a person something in confidence, you can't predict how many people will eventually learn your secret once your confidant begins shooting off his mouth.

Letting other people in on your secret provides them with the opportunity to hurt you for financial gain, plea-bargaining, or just for fun. As we've already seen, the IRS provides financial rewards to snitches who inform upon their friends. In addition, the police are fond of cutting deals with arrestees. And some people get an emotional charge from seeing people suffer.[1]

Make no mistake about it — some of your neighbors, your fellow Americans, are among the most venal and treacherous people on Earth. Look at the number of people you know, even members of your family, and ask yourself how many you'd categorize as "backstabbers," "opportunists," etc. Now look at it the other way: How many would you feel comfortable trusting with your life? Play it safe — if you can't trust someone with your life, you can't trust him with a secret that could affect your life.

Another motive is jealousy. Someone envious of your superior lifestyle may decide to ruin it for you by snitching you off to the government. If your "friend" can earn a few bucks sticking it to you, so much the better. The IRS pays informers a cut of what they recover from tax evaders.

Yet another motive is revenge. Although you'd be very foolish telling a dangerous secret to an enemy, once you tell anyone at all, the news may reach an enemy or rival in a roundabout way. Also, today's friend can turn into tomorrow's enemy. Be especially wary of the estranged spouse, who might do anything for revenge. Some wives have even accused their husbands of child molestation during divorce proceedings, so snitching a spouse off to the IRS is small potatoes.

Still another motive is blackmail, by a business rival or estranged spouse. By its very nature, blackmail is one of the most under-reported crimes, and many blackmail victims are forced to suffer in silence. Yes, you can report a blackmail attempt to the police, and go as far as prosecution, but it can be a Pyrrhic victory if the IRS or other government agency steps out from the wings and chops your head off after it's over.

## Security Self-test

Some people are their own worst enemies, because they blab too much. Police, as well as business and other rivals, make great use of informers. Some informers develop their information from their targets' self-revelations. Are you your most dangerous security liability?

Take this little test, adapted from standards used by government security agents, to see if you're a security risk to yourself. After each question are some comments on the significance of your answer.

Be honest. Don't shade the truth, because you'd only be trying to fool yourself. Don't write down the answers, and of course don't tell anyone else. This is just between you and the printed page, but

it will help you appraise whether or not you should be running the risk of doing anything you have to keep confidential.

1. Do you shoot your mouth off when you've drunk alcohol or taken drugs? Yes_____No_____

   If so, you'd better avoid getting intoxicated in the future, or avoid doing anything your better judgment tells you should be confidential.
2. Do you ever wake up after an evening of intoxication wishing you had not said something the night before? Yes_____No_____

   This is a sure sign that inebriation loosens your lips too much for your comfort. Either give up intoxicants, or do your ingesting alone.
3. Do you feel the need to top other people's stories during casual conversation? Yes_____No_____

   If you're compelled to match or eclipse other people's exploits, even by telling of something illegal, unethical, or immoral that you've done, avoid such discussions, or avoid doing anything that could get you in trouble if it comes to light. If you shoot your mouth off, even in seemingly innocuous situations, you may live to regret it.
4. Do you gamble enough so that you're always tight for money? Yes_____No_____

   A pressing need for money, especially when driven by a gambling debt, will warp your judgment. You may be pressed to take avoidable risks just to pay off the debt.
5. Do you have an indiscreet spouse, who blabs your business all over town? Yes_____No_____

   A chatterbox spouse can repeat anything you reveal, so if this is your situation, learn to keep your sensitive secrets to yourself. Also keep this in mind if you talk in your sleep.
6. Does your spouse have expensive tastes, which you're having trouble satisfying? Yes_____No_____

This is another source of problems. Both spies and criminals get into trouble satisfying the needs of a greedy and acquisitive spouse or romantic partner. Love is truly blind, and can lead you to take unnecessary risks to keep your partner happy.

7. Do you have other guilty secrets which someone could use against you? Yes_____No_____

   If you have a secret drug habit, or practice pedophilia, you leave yourself open to blackmail. The insistent demands of a blackmailer can drive people to take desperate chances.

8. Do you enjoy or prefer an opulent lifestyle, wallowing in conspicuous consumption as you tool around town in a Mercedes with a Rolex on your wrist? Yes_____No_____

   People who live obviously above their means attract attention. Parking that Mercedes in front of your modest town house or low-rent apartment is like waving a red flag. Also, driving it to where you work as a shipping clerk provokes questions from fellow employees, and probably your boss as well. In fact, your boss might begin wondering if you paid for your wheels by ripping off the company.

## Avoiding An Incriminating Paper Trail

While you cannot, and must not, avoid laying a paper trail simply to fit in with the crowd, there are some things you definitely should not do. One obvious precaution is never to pay for the rental or purchase of an X-rated videotape with your credit card. This can return to bite you on the ass. Better believe it!

Another tactic you might want to observe is the art of being elusive to people you wish to avoid. This means keeping secret your address, telephone number, and whereabouts, except to people you know and trust. To a great extent, keeping a super low profile while appearing normal and average is an art, not a science. Let's look at a few examples.

Joe had rented a post office box, and when he was preparing to leave for another city, he mentioned this to Bart, who was seeking a secret address. Joe handed Bart the key, and told him that all he had to do was keep up the payments to use the box. Bart did, and for years had a post office box that was absolutely untraceable to him. Let's note that this isn't exactly legal, but in practice the postal inspectors won't throw you in jail for this offense, unless you're conducting a fraud or other criminal activity from the box.

Renting is lower profile than owning property. If you own your home, your name appears on county property records, tax records, and probably in the city directory as well. Rentals are not in your name, as you are not the owner of record. It is possible, in many areas, to rent an apartment or house under an alias.

Some property owners or apartment managers ask prospective tenants to fill out long forms, similar to applications for employment. This is especially true in cities such as Portland, Oregon, which has a program requiring apartment managers to check out prospective tenants. In other cities, it's pretty much up to the individual proprietor or manager. Some won't even ask you for I.D.

Roger rented a house from a woman whose family had moved her into a nursing home. At the time, the woman had a telephone in her name, and Roger simply paid the bill each month, without ever having the account changed to his name. The telephone company, unlike the post office, doesn't care at all who subscribers really are, as long as they pay on time.

One way of paying for rentals without compromising your true identity is to pay by money order. This is practical for post office boxes and telephone bills. A landlord might think it funny if you paid your rent in cash each month, but there are ways to work around that.

Setting up a checking account at a bank now requires that you show I.D. However, a brokerage checking account, drawn on your money market fund, requires no I.D.[2] This allows you to pay by legitimate check when the situation demands. You can establish the

account under an alias, provide a false Social Security number, and continue for months or years before the Internal Revenue Service figures out that they're dealing with a spurious person. That allows you lots of time to get out.

Setting up your own impromptu private vault is much easier than many would believe, and far more secure than renting a vault from a private company. There are at least two very good ways to do this. One is to rent a mail drop, using false I.D. Postal regulations require an applicant to fill out a form, and to show I.D. to the mail drop operator. A forged driver's license inside a plastic wallet holder will be enough. This sort of Polaroid copy is quick and easy to make, following standard techniques.[3] Once you have a mail drop box under your fake identity, you can place your cash, diamonds, etc., in an envelope and mail it to yourself at the mail drop. It can remain there as long as you pay the rent.

"But wait," you ask, won't the mail drop operator become suspicious if you don't pick up your mail regularly?" No, not at all. You simply explain that you're often on the road or out of the country, and that you pick up your mail irregularly. There are some mail-drop operators specializing in servicing RV people, who roam around the country in their motor homes. These nomads show up only at long intervals to get their mail. You can find mail drops catering to RV people advertising in motor home magazines. In all of these cases, you want a duplicate key to leave with your heirs or someone else you trust, so that they may gain access without government paperwork.

Another way to safeguard your hidden assets is to hire a secretarial service. This is more than a mere telephone answering service. You can use their service as an office, receive telephone calls and mail at their address, and you may even be able to lock something in their safe. All you need for this is your real name, but you can use an alias or imaginary business name if you wish. It doesn't have to be as flamboyant as "Grumman Flying Submarine Company," as long as it satisfies the people from whom you rent space.

## Elusiveness

Keeping your day-to-day whereabouts secret is not hard to do, if you're determined and smart, and it's perfectly legal. Of course, this won't be of much help if the police are after you for a heavy-duty charge, but it works well for eluding ex-wives, process servers, and other pests.

Chuck ran his own business, and his staff had strict instructions never to tell any caller where he was at the moment or when he was expected back in the office. They did take messages, and Chuck promptly returned calls from people whom he wanted to contact.

The safest way to keep your moment-to-moment whereabouts to yourself is never to tell any employee where you're going or for how long. This would have been a self-destructive practice some years ago, but today pagers and cellular phones allow you to keep in touch without disclosing your exact location. Your employees can page you if anything important happens, and you can return the page by public telephone or your own cellular phone.

Keeping your secrets safe is vital to your well-being. The penalties for failure can be harsh.

## Notes:

1. The German word for this is "schadenfreude," which means malicious joy at another's distress. There is no English equivalent.
2. However, it requires depositing a substantial amount of money into the fund. One thousand dollars barely cuts it.
3. *Counterfeit I.D. Made Easy*, Luger, Jack, Port Townsend, WA, Loompanics Unlimited, 1990, pp. 113-118.

# Chapter Four
# Can The Police Protect You?

Don't expect the police to do much to protect you from crime, or even to catch the perpetrator who commits a crime against you. YOU are the first, and often the only, line of defense against crime. The street smart view is that, "The cops are never around when you need them."

The police do not, repeat, DO NOT, solve most crimes. The proportion of crimes solved has been dropping over the years, as cited in the FBI's Uniform Crime Reports. Burglaries, formerly with a "clearance rate" of about 20 percent, now have an overall clearance rate of perhaps 13 percent.[1]

Many crimes are not reported to police, leading to some curious statistical results. For years, various violent crimes, such as domestic and workplace violence, were largely unreported, but recently more victims have been calling police. The result is a large increase in violent-crime statistics, creating the impression that suddenly the United States has seen a tremendous upsurge of violence.

While police officers have long been aware that citizens often don't report crimes to them, only in recent years has there been any official data to define the extent of the problem. Of the 37,115,000 crimes that took place in 1983, only 35 percent were reported to police.[2] More recent studies have confirmed these data.[3]

Among the reasons given for not reporting a crime to police were:

Not important enough: Offender unsuccessful or property recovered.

Futility: Lack of proof, or too late, or property hard to recover because of lack of identification number.

Police wouldn't do anything: Police wouldn't think it was important enough, or would be indifferent.

Personal matter: Took care of it myself.

Fear of reprisals by perpetrator, his family, or friends.

There are, of course, other reasons why people don't report crimes to police. Illegal aliens, for instance, don't want to draw police attention to themselves. They aren't likely to mention this proclivity to sociologists or pollsters, either. By the same token, people who are engaged in illegal activities aren't apt to file police reports when they are the victims of crimes. Drug dealers are often the targets of armed robbers and burglars for just this reason. It may be true, as Bob Dylan once sang, that "to live outside the law, you must be honest," but you must be cautious and self-protective as well.

After scrutinizing the reasons people give for not reporting a crime to the police, can you think of any that might apply to you and your situation? Sometimes, it may seem better not to report a crime, if you know who did it but can't prove it. Instead, you might choose to settle the score yourself. If this is your choice, the worst thing you can do is to put it on record that you have a reason for revenge.

There are too many crimes for the police to solve, even counting only felonies. This is especially true of property crimes. Burglaries and petty thefts are too numerous to rate individual attention. In some cities, the police no longer come to examine the burglary crime scene, but merely take a report over the phone.

What about very serious crimes, such as murder? Who gets away with murder? Suppose someone murders you. What are the odds he'll get away with it?

Much depends upon the victim. Years ago, there was a two-tier system of enforcement. Crimes against wealthy and middle-class people got the attention of the police. Crimes committed on the "wrong side of the tracks" were mostly ignored. After all, these

disadvantaged or unenfranchised people did not make the big campaign contributions that helped get politicians elected, and the police have always worked for the politicians, not the people.

"Misdemeanor murder" was a term applied to the killing of anyone unimportant, such as a tramp, hobo, transient or minority group member. Although theoretically capital crimes, these received only casual attention from police investigators. Uniformed officers tried to avoid classifying them as murder, instead labeling them as "accidental" or "death due to natural causes." This was because any patrol officer who brought in a low-grade murder case aroused resentment from detectives and police administrators for cluttering their files with unsolvable cases and adding to the total of open cases.

Such murders were often hard to solve because of the amazing lack of witnesses and informants. People on the other side of the tracks feared and distrusted police, and anyone seen talking with police officers was suspected of being a "rat" or "snitch." Giving information to the cops was a serious offense against community standards. In many neighborhoods, this is still true today.

The victim's socioeconomic status is central to the effort the police put into the investigation. The cases of the dockworker who gets robbed, or the sharecropper's son who is found dead, carry far less weight than a burglary of the mayor's home. Even today, police still work for the politicians.

If you get murdered, it'll probably be by someone you know, such as a wife or husband, neighbor, drinking buddy, etc.[4] This is true of about 80% of murders, according to one source.[5] Police investigators will "round up the usual suspects" to interview, which means your friends and relatives.

In recent years, there's been a gradual decline in the percentage of murders solved, because there's been a gradual increase in stranger crimes, killings during armed robberies, etc. When the killer's a friend or relative, and the motive leads right back to him, solving the crime is easy. Stranger murders are different because there's no obvious and traceable connection between killer and

victim. A stick-up man who kills his victim may come from literally any part of the country or even the world, and he's probably met his victim for the first time on the day he kills him.

Finally, let's note that police officers don't really see themselves as crimefighters. To many, it's just a job, and they're counting the years until retirement. Until then, they take as much from the job as they can.

Police officers are conspicuous examples of taking advantage of perquisites, or "perks." One example is the free meal, or the "police discount" at restaurants. To a restaurant owner, the possibility of a stickup is an ever-present threat, and having police officers on the premises provides a powerful deterrent to thugs who are deciding which establishment to rob. Some restaurateurs offer free meals, or deeply discounted meals, to police officers to encourage them to take their lunch breaks there. Other merchants offer police officers sizable discounts on other goods, from auto parts to clothes and appliances, as a quid pro quo. The merchant receives immunity from parking tickets, and the beat cop doesn't hassle trucks which are double-parked in front of the store to deliver merchandise.[6]

Sam, a delicatessen owner in a crime-ridden area of New York City, always had a FREE sandwich and a cup of coffee for Charlie, the beat cop, who took his breaks in Sam's back room. Sam gave the officer free food and drink because he felt more secure with the officer on the premises.[7]

## Prosecution

The fear of prosecution keeps many people law-abiding, afraid to commit crimes because of their exaggerated conception of the risks involved. The reality is much different.

Street criminals such as muggers and armed robbers take disproportionate risks for little potential reward. A convenience store robber literally risks his life, often for fifty dollars or less. If he's caught with a gun in his hand, proving his guilt isn't terribly difficult.

A banker or stockbroker who takes advantage of inside information to swing a favorable stock deal is theoretically breaking the law, but proving it is another matter. The prosecution must prove that the defendant had the inside knowledge with the intent to use it, and this is a very difficult thing to prove because knowledge is intangible.

Employee theft isn't often prosecuted, partly because court time cuts into productivity, and partly because businesses simply want to be rid of the problem. Exacting retribution is expensive. In the case of banks and brokerage firms, prosecution means that the firm is hanging its dirty laundry in public view, and this affects customer confidence. Banks and brokerage firms prefer to keep in-house thefts and embezzlements deep, dark secrets.

The employer may demand restitution, but this is easy for the perpetrator to stonewall. It's simple to claim that the money is already spent, and if it's in a foreign account, it's for all practical purposes untraceable.

## Revenue Enhancement Speed Traps

Speed enforcement policy varies greatly between police agencies. So does DWI/DUI enforcement. There are two schools of thought on enforcement. One is "selective enforcement," a policy designed to enhance safety by taking down the worst offenders. The other is "revenue enhancement," an effort to collect as much money as possible from fines by citing as many drivers as possible, regardless of the danger they may or may not pose to public safety.

Officers practicing selective enforcement patrol stretches of road and intersections with high accident rates, and watch for drivers who speed recklessly, cut off other drivers, change lanes without signaling, run red lights, and commit other acts that lead to accidents. By contrast, officers following a revenue enhancement policy will set up a radar ambush on a quiet stretch of straight road with less traffic than main arteries. This is because drivers

normally let their guard down when driving is easy, and are less alert for both road hazards and speed ambushes.

Speed cops depend upon psychology, which is why they don't set up where motorists drive defensively and are alert. They set up where drivers tend to lapse into "condition white" because hazards are few. If possible, they set up at a point where the posted limit is lower than the speed at which most motorists feel it's safe to drive that particular stretch. Sometimes, they have the help of the traffic engineer, who will post an artificially depressed speed limit to help the police ambush motorists.

You may have encountered such conditions yourself, but if you were lucky no speed cop was working that stretch of road at the time. The road is straight, with excellent visibility, few side streets, not much traffic, and you wonder why the limit is 25 mph, when it's obviously safe to drive at twice that speed. You may be tempted to speed up a few miles per hour, and soon you're driving at 35 or 40 in perfect safety. However, with few other vehicles on the road, you're a sitting duck for a radar ambush.

Speed cops can still use the pursuit technique, in which the patrol car gets on your tail and matches your speed. The officer can then testify in court that you were exceeding the limit according to his calibrated speedometer. However, cops are lazy, and tend to prefer methods that require less work. With a Doppler radar gun, the cop can sit at the side of the road and clock many passing vehicles one after the other. However, don't take this for granted. It's still a good idea to watch your rear-view mirror on general principle. This is especially true at night, when it's not easy to see the light bar atop the police car.

You're not safe during the day, either, because state highway patrols are prone to using unmarked cars or "low-profile" cars. Low-profile cars have police markings, but only on the sides, and the emergency lights are behind the grill. In your rear-view mirror, they look very much like passenger vehicles. In some jurisdictions, unmarked nondescript cars are used by speed cops.

Remember, when a cop stops you, he can easily dream up an excuse to search your vehicle. The odor of alcohol or marijuana can be such a pretext, even if it only exists in the cop's imagination. Drugs, weapons, cash... these and other items may be uncovered and seized in a search of your vehicle. Don't transport them, and if you are carrying them, make every effort to drive in a law-abiding way.

## Radar and Laser Countermeasures

Almost as soon as police began using radar in 1965, enterprising manufacturers began offering "fuzzbuster" radar detectors to the public. These worked on the principle that a radar pulse is detectable at over twice the distance that its echo returns to trigger the radar gun. The first detectors were designed to detect the "X-band" used by police radars, and emitted a visual or audible signal when they picked up a radar emission. Police equipment manufacturers responded by manufacturing radar guns that used other bands such as the "K-band," and radar detector suppliers soon offered devices that would detect these new radar guns.

In 1990, Applied Concepts, Inc., brought out the "Stalker," designed to operate in the very broad "Ka-band." The Stalker also offers the capacity to operate on portions of the band not used by radar detectors, and officers can change channels when they notice the effectiveness of their radar guns declining. It took less than a year for radar detectors designed to defeat the "Stalker" to appear.

There have been several back-and-forth episodes, and the typical radar detector sold today can detect all channels in all radar bands used by police, including the new K-band and Ka-band. One such is Escort's "Passport 5000."

Other features are useful, as well. One is the city-highway switch, which adjusts the unit's sensitivity for the situation. The theory is that you need more sensitivity on the highway because you're driving faster and radar can spot you from a longer distance.

The "city" mode reduces the sensitivity because the police radar is likely to be much closer to your car when employed.

Radar detectors tend to give off radiation of their own, and this means you can pick up a false signal from someone else's nearby radar detector. This also makes you vulnerable to a radar detector receiver, which picks up these emissions. Cops use the VG-2 detector where radar detectors are illegal. Several jurisdictions, such as Virginia and the District of Columbia, have banned radar detectors, and using one can get you a ticket. Most Canadian provinces also have banned them, and commercial trucks in the United States may not use them.

A very useful feature is a "radar locator," which uses arrows to denote the location of the signal. The "Valentine One" laser/radar detector has arrows on its display, which indicate forward, either side, and rearward. It also registers when more than one radar is in use at one time, pointing out their locations. Valentine Research produces this model.

One combination radar/laser detector is the "Solo," operating from alkaline batteries to eliminate the conspicuous power cord. The advantage of this design is that it's possible to hide it behind a sun visor or quickly toss it into the glove compartment if stopped by police in states where radar detectors are illegal. The "Solo" is available from Escort.

There is now available a new countermeasure, the COBRA Laser Detector, as a companion to COBRA's Radar Detector. This can detect a laser beam before it locks on to its target, but its practical effectiveness on the street is likely to be less than a radar detector's because a laser beam is tighter than a radar beam, and the detector is less likely to pick it up until it's locked in on its target.

One brand of combination radar and laser detector also jams the beams. The "Phazer" works off a cigarette lighter adapter and mounts with a Velcro pad, detecting and jamming police radar and laser equipment. At the moment, this device is still legal in most states because legislators haven't acted to ban it, but this could

change at any moment. At the time of this writing, (fall, 1995), Iowa, Nebraska, and Oklahoma had made jammers illegal. The "Phazer" is available from Lifestyle Fascination.

The Mirage 2001 is another radar jammer that uses a cigarette-lighter power cord. The Mirage also jams the European and Asian Xa and Ku bands. Available from Jammers, Inc.

Passive defenses are also on the market. A "Stealth Bra" fits on the nose of your vehicle and absorbs radar emissions. As this is a totally passive system and not a jammer or detector, it's legal in all states. It's also likely to remain legal in all states because it's impossible to enforce a law against a radar absorbent device. There is no equipment that can pick it up, unlike radar detectors that emit radiation themselves. The Stealth Bra is available from Jammers.

A polarizing filter can render photo-radar ineffective because it blanks out the license plate at more than 20 degrees to the side, according to some advertisements. What the advertisements don't tell you is that you may need two of these, because some photo-radar installations take a picture of the suspect vehicle from the rear as well, as a precaution. The "Chameleon" and other anti-radar devices are available from Jammers, Inc.

## Sources for Radar and Laser Detectors and Jammers:

Escort
Department 206895
5200 Fields-Ertel Road
Cincinnati, OH 45249
Phone: (800) 433-3487

Jammers, Inc.
255 N. Russell Avenue
Douglas, WY 82633-2315
Phone: (800) 451-4477
(307) 358-1000
Fax: (307) 358-5456

Lifestyle Fascination
1935 Swarthmore Avenue
Dept. 5332
Lakewood, NJ 08701-4541
Phone: (800) 669-0987
Fax: (908) 364-4448

Radar City
67-38 Glendale Avenue
Glendale, NY 11385
Phone: (800) 419-2323

Radar USA
1749 Golf Road, #312
Mount Prospect, IL 60056
Phone: (800) 777-6570

RMR Distributing
Phone: (800) 231-1511
Fax: (719) 594-0303

Valentine Research, Inc.
Department No. VB95
10280 Alliance Road
Cincinnati, OH 45242
Phone: (513) 984-8900
Fax: (513) 984-8976

## How Cops Fight Radar Detectors

As soon as radar detectors appeared, police began their counter-counter-measures. In the legislative field, one such measure is to pass a law banning radar detectors. This has happened in some states, as we've seen.

Another approach is tactical, such as locating the radar set on one side of the crest of a hill so that its emissions, which travel in a straight line, do not alert a radar detector in an oncoming car until it's crested the hill and is within range. Then, when the detector beeps, it's too late. If the officer can set up in an area with a great amount of casual electromagnetic traffic, such as an airport, motorists driving nearby will find it harder to distinguish the officer's radar emissions from the airport's background traffic.

Yet another approach is technological, using a radar gun with sights that the officer aims like a pistol, and with a trigger that turns the transmitter on when pressed. At other times, the transmitter does not send out any signal. The officer merely aims the gun at a specific vehicle, and presses the trigger when it's clearly within range, to avoid alerting the driver with premature transmissions. Yet another technical means is designing a radar gun to operate on a frequency band, Ka, not usually monitored by detectors. Some radars currently offered to police agencies do just that, but detector manufacturers are already offering sets sensitive to this band, as well.

Increasing the sophistication of radars is another approach. One model, the Hawk, was able to clock cars traveling behind the patrol car as well as those in front of it. Other models can select one vehicle out of a pack and clock its speed. The Stalker Dual can acquire a large target, such as a tractor-trailer truck, in open country at ranges of up to 2.25 miles. However, this sort of "range" isn't practical for a speed cop who is handing out tickets.[8] These ultra-sophisticated models are expensive, and most police departments rely on cheaper "meat and potatoes" models.

Yet another approach is to use different technology. Kustom Signals, Inc., of Lenexa, Kansas, produces a laser gun known as the "ProLaser," which uses a laser beam undetectable to conventional radar detectors. Because a laser beam is very narrow, the device allows pin-point aiming, making it more difficult for an oncoming car to evade measurement of its speed. This is very bad news, because with radar, some sports cars, as well as many

motorcycles, were able to keep such a low profile that they evaded readings.

The ProLaser has two other features to make life hard for drivers, a heads-up gunsight, and a trigger. Like radar guns, the ProLaser remains in standby mode until the officer has the target vehicle in his sights and pulls the trigger. Then the laser beam shoots out, reflects back to provide a reading, and the driver is headed for his day in court.

In states where radar jammers are illegal, some speed cops use radar detectors to pick up their emissions. As many jammers are continually active, instead of operating only when they detect radar, they advertise their presence all the time.

When considering the purchase of a detector, jammer, or other countermeasure, remember that advertised claims may not be totally accurate. Competition is fierce in this field, and tests conducted by companies which are selling equipment may be biased. Some automotive publications conduct tests of detectors and jammers, but the important question is if or how much the tests are influenced by advertisers. At times, the pecuniary motive is strong, and an editor pressured by the sales department which needs more advertising will be reluctant to print anything negative about a product. Your best bet is to scrutinize the issue carrying a test article, and check to see if the units that score best are also advertisers, and if those that score poorly are not.

For at least two decades, there has been a speed-measuring device that uses no electromagnetic radiation, and is therefore totally immune to electronic detection. This is the time/distance computer, and an early model was called "VASCAR." Today, Kustom Signals puts out the "Tracker," and it allows clocking any moving vehicle that the officer can see.

The officer flips a switch and drives over a stretch of road between two easily visible objects, such as power poles or mile markers. The computer measures the distance and stores it in memory. The officer then parks where he has a good view of the stretch of road he's just measured, and where his car isn't easy to

spot. This could be behind some trees, under a bridge, or anyplace where motorists are unlikely to notice him. When the officer sees a fast-moving vehicle approaching, he flips a switch as the vehicle passes the first marker. As the vehicle passes the second marker, he flips it off, thereby registering the time it took the vehicle to cover the distance previously measured. The computer now calculates the vehicle's speed, without broadcasting a warning of any sort.

There is no defense against being tracked by a time/distance computer. The reason they're not in widespread use is that cops are lazy. It's simply more work to operate a VASCAR or Tracker than it is to aim a radar gun at a vehicle and pull the trigger.

## How to Defend Yourself Against Speed Traps

With all that in mind, there are still defensive tactics you can use to avoid being caught in radar traps. One is to know the area, which should be easy if you keep even moderately alert. As you commute back and forth to work each day, you'll occasionally spot radar ambushes at the side of the road. Places to watch are under bridges and overpasses, next to foliage, and at intersections, especially with alleys. Additionally, any terrain features that obstruct your view are suspect. Hills and curves are favorites for radar officers. They don't place their radars in the curves or on top of the hills, where drivers normally slow down, but rather set them up after the curve or on the downslope, where drivers normally accelerate. The downslope is particularly tricky for a driver, because the normal reaction is to press harder on the gas to maintain speed uphill. If you're climbing a hill, and don't release the pedal immediately at the top, you'll pick up a few miles per hour on the downslope, and he's "GOTCHA." Knowing this, you'll learn to anticipate possible ambushes.

Common experience has shown that you'll see other drivers stopped by police more often than you'll be stopped yourself. This tips you off to areas where speed cops like to set their traps. Maintain your alertness, especially in these areas, because speed

cops prey on drivers who think about other things while commuting.

If you've made a conscious decision to speed, your chances of getting away with it are much greater, because you'll be much more alert. You can plan your tactics, such as not topping the limit unless you can see far ahead. To counteract radar, drive a couple of hundred yards behind another car which is speeding on the same stretch. That way, the police will pick him up on their radar first, and you'll be far enough behind to be out of the officer's range when your detector beeps. You can also get a visual warning if you see the other car's brake lights go on suddenly. If this happens on an otherwise clear stretch of road, look for a radar ambush beyond him. He might have applied his brakes when his detector beeped, and although it's too late for him, you can take warning, even if you have no detector of your own.

The choice of vehicle also affects your vulnerability to radar detection. The Chevrolet Corvette, because of its hidden headlights, fiberglass body, and minimal front-metal exposure, is harder for a police radar to track than are many other vehicles.[9]

The much-publicized photo-radar is actually the easiest to detect visually and electronically. The photo-radar is a robot, always turned on, and it scans everything in the beam's path. When a car enters its beam at a speed higher than the limit set into the unit, it triggers a camera that photographs the vehicle and driver. The constantly active radar beam makes it a cinch to detect. Police using it also put up signs several hundreds of yards down the road: "PHOTO RADAR IN USE." If you drive by such a sign without it registering on your consciousness, you're braindead, and you'll drive right into the radar ambush. Photo-radar catches many motorists each year because they're not paying attention to their driving.

## Using Electronic Countermeasures

It's a serious error to place a detector or jammer on your sunshade and then drive with a complacent attitude. Cops depend

on motorists' complacency to make their speed traps successful. From the moment you turn on your electronic countermeasure, or "ECM," you'll find that it's not all that simple.

The first characteristic that will hit you right between the eyes is the number of radar false alarms. You may think that you've discovered a radar cop behind every wall and every corner. However, you can relax a bit. Police radars are not the only electronic devices emitting radiation. Airport radars, garage door openers, traffic controls, and burglar alarms all emit radiation on the X and K bands. This makes it harder for you to distinguish the real thing. However, some radar detectors have false alarm circuits that electronically scrutinize any radiation they detect and screen out signals which are not coming from radar transmitters.

The pattern of false alarms dictates the way you use your ECM. It will work best on familiar ground, such as the route to and from work. Driving this route every day, you become familiar with where the cops like to place their speed ambushes, just by using your eyes and common sense. Your new ECM device will sing out when it detects signals, and you'll soon learn which of these signals are police radar and lasers, and which are spurious sources such as airport radars. Airport radars have a repetitive pulse that your detector picks up every few seconds as the radar antenna rotates.

You'll also pick up random radiation at odd intervals, as more vehicles carrying radar jammers cruise the roads. Radar jammers emit on the radar frequency, and appear to be radar guns, as far as your detector is concerned.

There are various ways to use your radar detector to gain more security and comfort. Don't just leave it on the dash or sun visor pointing straight ahead and go to sleep. Keep an eye on the rear-view mirror, because some police radar units are mounted in patrol cars and are used to zap a motorist ahead of the officer. If you see a vehicle you suspect of being a police car in your mirror, point your radar detector backward and listen for the alert tone and lights.

Laser speed traps are harder to detect. Radar beams are wider than laser beams. At 100 feet, a radar beam spreads to a width of

about 30 feet, which means that a lot leaks past its target to warn other drivers. At the same range, a laser beam remains tightly focused, and is about six feet wide, not much wider than a conventional automobile.[10] This allows the officer running the speed trap to use the laser like a sniper's rifle, with great selectivity. This method isn't perfect, as laser detectors can sometimes gain a bit of extra range by detecting signals reflected off the side of the target.

Laser units vary in performance, as do media descriptions of them. As described by an Arizona Highway Patrolman, one device has frightening capabilities. The Laser Technology Model 20-20 has a practical range of over 2,000 feet, according to him, and uses a red-dot optical sight to frame its target. At 1,000 feet, the beam width of this model is only three feet.[11] However, an article in *Law and Order*, a professional publication, stated that comparing two laser units against a radar gun revealed that the radar gun's effective range was about 3,000 feet on level ground, while both laser units had a range of about 850 feet.[12]

A company that distributes anti-radar hardware states in its newsletter that cops use their speed guns at long ranges. Radar is often used at half a mile on highways, and lasers work at up to 4,000 feet.[13] However, it's important to remember that the range at which you can detect a radar or laser gun, and the range at which it can pick up the reflected signal, differ by at least 2:1. This can give you the impression, as you're driving along, that the speed cop can detect you at a longer range than he actually can.

Overall, you're safest when driving over familiar roads. Away from home ground, though, you have to increase your alertness, and take additional precautions. One is to find out the tolerance or margin police officers allow before citing speeders. In most areas, the cops allow at least four mph over the limit, and that margin is as high as ten mph in others. This information is by word-of-mouth only, as it's not publicly released by police agencies. You can use your cruise control to avoid exceeding the limit or the tolerance inadvertently.

## If You Get Stopped

When stopped for a traffic offense, say as little as possible, and don't volunteer any information. Very importantly, don't try to slip him a bribe. The old trick of having a 20-dollar bill folded with your license is obsolete. It probably never worked well, and most cops today will arrest you if you try to bribe them.

By this time, you should also know that it's not smart to drink alcohol or drive under the influence of any mind-altering or mind-numbing drug. If you're bombed out of your mind, this will affect not only your reflexes and ability to drive, but your judgment, and you may say more than you should if stopped by the police.

Be civil to the officer, but not overly friendly. Your attitude is all-important, because it can mean the difference between getting a warning, a ticket, or being arrested. If you show a huffy or belligerent attitude, you might find the officer escalating the situation, because "disrespect" of a cop is a serious offense in the unwritten law. It's especially unwise to be "dissing" a cop if you're alone and there are two or more of them. Your unsupported word as to exactly what happened won't count for much in court.

Under no circumstances admit guilt to the officer! If the officer asks you if you know how fast you were going, or how many drinks you've had, he's not making casual conversation. Just say, "No." If he asks you if you saw the stop sign, or anything else, refuse to answer. Remember, you don't have to make a statement, and he can't demand one from you! If you do state that you knew you were going over the limit, he'll write it down, and use it against you if you decide to fight it in court. Don't destroy your case before you even decide whether you're going to plead guilty or innocent.

## Don't Become Complacent

In today's world the police are more often your adversaries than your allies. The image of "Officer Friendly" is propaganda for

school children, not mature adults, who know that behind the badge is not a public servant, but a public menace.

## Notes:

1. "Clearance rate" means merely crimes the police take off the books as "solved" to their own satisfaction. It does not mean that the accused has been convicted. Getting a suspect to "confess" to multiple crimes in return for a shorter sentence is a way to "clear" many crimes from the books.
2. Harlow, Caroline Wolf, Ph. D., BJS Statistician, "Reporting Crimes to the Police," *Bureau of Justice Statistics Bulletin*, December, 1985.
3. Bastien, Lisa, BJS Statistician, "Criminal Victimization 1993," *Bureau of Justice Statistics Bulletin*, May 1995, p. 3.
4. *What Cops Know*, Fletcher, Connie, NY, Villard Books, 1991, pp. 62.
5. *Ibid.*, p. 65.
6. *The Hidden Economy: The Context And Control Of Borderline Crime*, Henry, Stuart, Port Townsend, WA, Loompanics Unlimited, 1980. p. 80.
7. Related to the author by Sam, who at the time was one of the author's business contacts.
8. Peterson, Craig, "New Speed Enforcement Equipment," *Law and Order*, Vol. 43, No. 9, September, 1995, p. 51.
9. *Ibid.*, p. 55.
10. Schroeder, Don, "What A Detector Can Detect," *Car and Driver*, September, 1995, p. 91.
11. Golfen, Bob, "Laser Guns Zap Speeders in Road War," *Arizona Republic*, January 26, 1992, p. CL13.
12. Peterson, Craig, "High Tech Speed Measuring Hardware Hits the Streets," *Law and Order*, July, 1991, p. 43.
13. McKown, Mike, "Speed Guns Are Used at Long Distance, Police Say," *Countermeasures*, Vol. 1, No. 1, 1995, p. 2.

# Chapter Five
# Protecting Yourself

The odds are that any crime against your person will take place outside your home. You may fall victim to a mugging, also known as a "strong-arm robbery" or a stick-up, which is an armed robbery. Whether walking or driving, avoid "condition white," because you may boogie down the street straight into a mugging or a speed trap, depending on how your luck is running that day.

## Muggers

There's more to protecting yourself against muggers than avoiding certain areas of town. Your behavior on the street can make a difference as well. The reason for this is the way muggers choose victims.

***Profitability***

Muggers seek people worth mugging. Sometimes, they're satisfied with very little reward for their effort, especially if the risk is small. Mugging a retiree and taking the few dollars he may have in his pocket combines a low risk of getting hurt or caught with a paltry reward. Other muggers feel that it's worthwhile to attack a victim only if they can garner a sizable sum. Cash is only one incentive. Today's muggers also like to collect credit cards, because they know that they can charge purchases before the victim reports the loss, or sell the cards to specialists in passing plastic.

Telephone credit cards are the current hot items. Anyone who obtains your telephone credit card, even for a brief time, can charge

calls with it. There's a widespread racket involving specialists who retail telephone calls, made from pay phones with purloined credit cards, at a deep "discount" to buyers.

A pickpocket who lifts your wallet, writes down your credit card numbers, and hands back your wallet, saying he saw you drop it, may appear to be an honest man. Actually, he's lulled your suspicions, and now has your credit card numbers which he can use to make telephone purchases.

Pickpockets can be very adept. Be aware that they can strike at any time, especially in crowded areas such as busy sidewalks, racetrack crowds, sporting events, etc. Men should, at the very least, carry their wallets in a front pants pocket to reduce the risk of being robbed, and large sums of money or credit cards should never be carried in a wallet. Money belts and shoulder-slung carrying pouches (similar to shoulder holsters) which are safely secured are also advisable. A skilled pickpocket can deftly snatch a fanny bag that is strapped about one's waist as easily as plucking a daisy.

Women should never carry purses slung by a strap. They are favorite targets of pickpockets and their nefarious cousins the cutpurses. Even hand held purses are easy pickings. Hide your money and credit cards elsewhere. Never carry more cash or valuables in a purse than you can afford to lose.

A cellular telephone is another favorite item of muggers. They can be quickly sold on the black market, where they are often cloned. Your telephone bill can increase by thousands of dollars within days of your cellular phone being stolen, as its replications are shunted about the underground. Be very careful and protective of your cellular phone, should you choose to carry one.

Keeping a low profile, which we discussed in an earlier chapter, is particularly important in avoiding street crime. The IRS may rape you financially, but not at gunpoint. People who wear Rolex watches are advertising that they're profitable targets. Likewise, if you bought your clothes at Brooks Brothers instead of the fashion boutique at Kmart, you're giving every mugger in sight a visual cue, practically screaming, "Come and get me!"

***Vulnerability***

Muggers seek people who seem vulnerable, not those who look as if they can defend themselves, or those who seem alert enough to make it hard to surprise them. Surprise is important to a mugger, because he wants to strike and be gone before you're able to decide to resist him.

Muggers seek easy targets. They almost never pick on pairs or groups. This is why it's helpful to be with someone, and avoid walking alone. Another point is your body language. Walk briskly and purposefully. Don't slouch. Also, don't strut. You're not in prison, putting on a show for the tough guys, and you're not seeking to pick a fight, either.

Learn to "read the street" the way a police officer does. Keep watch for unusual people and events.[1] The type of person to watch is the one who's watching others. This may be a cop, or a mugger looking for victims.

Many people aren't aware of it, but cops are much more observant than civilians. They watch people and vehicles very carefully, looking for subtle signs that something is wrong. Cops often see things that most civilians completely overlook.[2]

Keep your eyes moving, but do not avoid eye contact. On the street, people who keep their eyes to the ground appear timid, and unaware of their surroundings. People who make eye contact are often muggers sizing up potential victims, or cops sizing up potential lawbreakers. If you see someone staring at you, look him right in the eyes for a couple of seconds, then move on to avoid appearing challenging. A hard stare can appear offensive to some people. However, give him a quick look a couple of seconds later, to let him know that you're aware of him.

In neighborhoods that are primarily populated by black people, eye contact is normal. It signifies recognition and, to a certain extent, respect. Black people often mention that whites avoid making eye contact with them, and some take this as an affront. It is better for a white to make brief eye contact with a black than it is to walk looking straight ahead, as if blacks do not exist.

There are certain tip-offs that can give you early warning that you may be in for a mugging. Environment is one. It doesn't take much smarts or imagination to understand that if you hear footsteps behind you while walking alone down a dark street, you may be in danger. The footsteps may also be from another commuter who is as frightened as you. This is why the person is more important than the steps or the locale.

Youth is one tip-off. There aren't many over-forty muggers. Another is the "look" of an ex-con, a person who has done hard time in prison. Many prison inmates pump iron, and street cops identify a phenomenon they call "prison build," "joint body," or a similar term. Time weighs heavily on prison inmates, and many pass their days building up their bodies. This serves two purposes: killing time, and gathering strength to fight off other convicts who might make them their targets. Prisoners, especially younger ones, are targets of sexual assault by older inmates, and being able to take care of and defend themselves is essential.

Prisoners also strut, swinging arms and torso, which is body language that says, "Don't mess with me."[3] This is important in the joint, where bull-dogging and other molestations are frequent.

***The Decoy Wallet***

Perhaps the most wimpy advice you can get from a friend or associate is, "Give the mugger your wallet. The struggle isn't worth it." This is the sort of defeatist statement uttered by people with no pride and no self-respect, who'd like to see everyone act as abjectly as they. However, when the mugger is much bigger than you are, or is armed, you can't resist him without risking serious injury or death. In such desperate situations, handing over a decoy wallet is the street smart move. Put about fifty dollars and several expired credit cards in an old wallet, and keep it with you for the purpose of surrendering to a mugger. A decoy purse is also a good ploy for women to adopt.

## Rapists

There's not much difference between a mugger and a rapist. One is trying to steal your valuables and the other is trying to steal your sense of self. Rapists often operate in the same neighborhoods that muggers do, and their methods are much the same: frighten and overpower the victim, and take what they want.

Some experts assert that rape is not a sexual crime, but rather a crime of violence. Whichever it is, rape can be death for the victim. The rapist may kill his victim after perpetrating the crime, or may infect her (or him; not all victims are women) with a sexually transmitted disease such as AIDS. Because of this, when trying to fight off a rapist, anything goes.

Rape can be devastating for the victim. It often takes years to recover, and the psychological effect can linger forever. Rape violates the victim in the most basic way imaginable, and is more common than many people would like to believe. It may be the most unreported crime in the world.

Many books have been written about rape, how to prevent and guard against it, and how to counteract its aftereffects. For our purpose, we will simply state that you must be on guard in the same way that you are aware of other possible crimes. Don't frequent bad neighborhoods, especially late at night. Don't travel alone if at all possible. Don't make it easy for the rapist to attack you. And if you are attacked, do everything within your means to fight the rapist off.

Some rape-prevention counselors suggest submission. They instruct the victim not to fight, but to passively endure the rape, pointing out that a rapist (or rapists) may only be angered by a fierce struggle, and that he may inflict severe bodily harm on his victim if angered.

Other experts recommend fighting. Fight back, whenever possible.

Everyone, women included, should know how to defend themselves. But even that knowledge pales to insignificance when faced

with an armed, aroused rapist. If you find yourself undergoing a rape, wait until you get your shot, and then take it. At some point, the rapist has to expose his genitals. That's when he's vulnerable, and that's when you should seize both the time and his member. Kick or strike him as hard as you can in the balls. Grab a handful, and don't let go. If you've been forced into oral sex, bite it off. Get him where it hurts the most, and after he's writhing in pain, call the police. You can dial with one hand, if need be. If that is impossible, get out of there as fast as you can. But don't give in unless you are completely overwhelmed.

The threat of rape is yet another reason why so many people carry firearms.

## Firearms

Overall, you have a better chance of surviving an attack if you're armed. A federally funded study by Wright and Rossi showed that criminals fear armed citizens, and prefer to attack persons whom they know to be unarmed.[4]

An obstacle to armed self-defense may be the system of laws in your community. Some jurisdictions have Draconic laws against firearms ownership by law abiding citizens. If you live in one of these locales, you have to choose between balancing the risks of firearms ownership against criminal victimization, or else consider moving to a more enlightened community.

If your choice is firearms ownership, seek out training from a qualified firearms instructor. The store where you buy your firearm can probably refer you to one.

## Other Weapons

There are other weapons available besides firearms, of course. A good knife can come in handy, but if the blade is too long (often over 3.5″), it is considered a concealed weapon and can land you in jail.

Stun guns are legal in many jurisdictions, and can be very effective. For best results, purchase one that emits at least a 50,000-volt shock. Make sure that the batteries are charged before venturing forth.

Pepper spray is also legal in most areas, and is better than nothing when you are cornered. Be sure that you don't spray yourself in the face when using it! And don't spray when you are downwind from the canister. There's no sense in making the mugger's job easier for him!

Extendible batons are available in many gun shops, as well as through weapons catalogs. They are usually less than a foot in length when closed, but can be flipped to their full extension of two feet or more by a flip of the wrist. The baton is then wielded as a club or whip.

A cane can be a valuable fighting tool, and that's why some people carry them. Some canes have hidden swords inside their shafts which can be extracted and used for defense. There are also umbrellas with the same feature. These sorts of canes and umbrellas can provide a certain peace of mind, and may come in handy, but be aware that they are considered concealed weapons, and can result in your arrest if you are caught carrying them on the street.

Some people carry a ring of keys, some of which may be filed so that they have sharp cutting edges. When attacked, the victim can grip the key ring and slash the keys into the attacker's face. With luck, you'll blind him or at least slow him down, providing an opportunity to call out for help or escape.

## Street Fighting

This section isn't designed to teach you the complete techniques of street fighting, but to provide a survey of the proper attitude, and a couple of quick pointers for those with no martial arts training or experience.

The first, and most important, point is that you're likely to be fighting someone who's younger, stronger, and in better shape than

you. If you're built like Superman, nobody's going to mess with you, unless he's on drugs.

Mugging, like many violent street crimes, is a young man's game. Many muggers are teenagers, lithe and agile. If they see that they can't beat you, they can outrun you.

Another point about muggers is that many are ghetto kids, who grew up fighting on the streets. They've had the experience of being badly beaten, or even knifed, and they're used to pain and the sight of their own blood. A bloody nose is not life threatening, yet it can bleed profusely for a few minutes. So can a scalp wound, without being dangerous. Being knifed feels like a red hot pain, and only those who have felt a sharp blade cutting into them can appreciate that sensation. If you come from a middle-class background, seeing your own blood spurting from a shallow slash or other superficial wound, or feeling the burning hot pain of a knife in your flesh, is likely to be so shocking that you'll be stunned and paralyzed. This gives the mugger the opportunity to finish you.

Technique is more important than raw strength. Speed and ruthlessness often decide the outcome. The earlier you decide to fight and take advantage of surprise, the better the odds are for you.

Forget about fair fighting. On the street, winning is everything. Marquis of Queensberry rules don't count.

Use any object you have in your hand to throw at your attacker's face, even a newspaper. If the mugger asks for your wallet, throw it in his face. Create a diversion to cover your counterattack. Follow up without pause. Make as much noise as possible.

Disable the attacker quickly. Forget about a punch to the jaw, karate chop, or other technique that requires skill and accuracy. An attacker is likely to crowd you, getting in too close for you to swing a punch or chop. If he's within reach, a kick to the groin will do more good, because you don't have to be precise. If he's close enough, the knee lift into the groin will disable him. If your kick hits to the side, the inside of his thigh will guide your foot or knee to his crotch.

Another vulnerable area is the eyes. Push your palm into his face, with fingers probing for the eyes. The eyes are extremely good targets because they're vulnerable, and because your opponent, if he sees something coming towards his eyes, will stop his attack to protect his eyes.[5]

If you can't quite get your hand high enough because he's crowding you, swing your elbow into his face to get his head back. The open-palm strike under the chin is also effective to daze your attacker. If you put your body weight under it, you can produce a brain concussion.

If you can manage to strike your attacker in the Adam's apple area of the throat, you can do him some serious harm, especially if your hand is flattened out with your knuckles extended. If you can bend back your wrist and strike him on the nose with the palm of your cupped hand in an upwards motion, you can possibly kill him. At the very least, you'll disable him and slow him down.

Once your attacker is down, get out of there. Don't wait, because his friends or the police might show up, and you don't want to waste time with either. There have been many instances when victims have been charged with assault for successfully defending themselves! After all, it's often your word against the mugger... and he may be the one who's injured!

## On The Road

Drive with your doors locked, to prevent a stranger from opening the door and jumping aboard. This hasn't been a common form of street crime in years past, but it's becoming more popular in some locales, such as Detroit. During the summer of 1991, armed criminals seized 267 vehicles by force. During the same period a year before, the total was 68, which shows a definite trend in that city.

Carjacking is a serious offense, but that doesn't stop some desperate characters from engaging in it. A driver is most vulnerable when stalled in traffic, or stopped at a light. Your vehicle is not a tank, but rather a soft target. Merely rolling up your windows and locking your doors doesn't guarantee your safety.

A carjacker may approach your vehicle and point a gun at you through the window. If that happens, you'll suddenly realize that a sheet of glass isn't any protection against a bullet. Make sure that you know where your seat-belt release is, as well as your door's locking buttons and handles. Your best bet is to scoot away from the carjacker, if he is on the driver's side, and exit from the passenger side of the car. If he is approaching you from the passenger's side, exit from the driver's door.

Don't go along with the carjacker's attempt to enter your vehicle. He's likely to kill you so that you can't identify him, after forcing you to drive him to another location. Try to turn off your engine and take the keys with you, if possible. Scream "Kidnapper! Help!" and honk your horn. Throwing yourself onto the floor is also an option.

If you have children in the vehicle, however, this changes the scenario. You don't want to leave your children to the tender mercies of a carjacker. Many people who are caught in this situation will allow the carjacker to enter their vehicle. Once the carjacker is inside you can only attempt to reason with him, reminding him of the severe penalties of kidnapping, and begging him to spare the lives of your children. Depending on the circumstances, it may be better to throw your vehicle into reverse and crash into whoever is behind you, thus rendering your vehicle useless to the carjacker. Instruct your children to throw themselves on the floor.

Offering a ride to a hitchhiker of any gender may be an invitation to an armed robbery or carjacking. The same goes for picking up a streetwalker or prostitute. A person standing near a stalled car with its hood up may be merely waiting for the opportunity to take your valuables, vehicle, or even your life. In general, it's wise not to let strangers into your vehicle.

Other variations on carjacking are the "smash and grab" and the "bump and rob." In a smash and grab, the attacker breaks through your window and snatches your valuables, such as a purse or briefcase. One trick that some smash and grabbers use is throwing spark plugs through your window. Other methods are throwing

rocks or dropping cinder blocks onto vehicles from overpasses. Once you stop your vehicle, you're an easy target. Be aware of the possibilities for this sort of attack, and act accordingly. Don't leave any valuables in plain sight, and don't stop if you can avoid it. If you have a car phone, call 911 immediately and give your name and location, then shout, "Help! Robbery in progress!" and leave the circuit open.

The bump and robber will smash into your vehicle with one of his own, which has invariably been stolen. When you stop and exit your vehicle to view the damage, you are robbed at gunpoint. Be aware of this possibility. Once again, a car phone comes in handy at times like these.

"Blue-light bandits" are also criminals to be on the lookout for. These people impersonate police by putting flashing lights on their dashboards and pulling unsuspecting motorists over. Their cars look so much like unmarked police cruisers that many drivers comply without a second thought. That unthinking obedience to a flashing light can be the beginning of a carjacking, robbery, rape or assault.

Phony traffic stops in recent years have given the driving public cause for alarm. As a result, some state police are prohibited from making traffic stops with unmarked cars. New York State police in unmarked vehicles are not allowed to stop speeders. The same is true in Ohio and California. In New Jersey, the state police are not authorized to stop speeders on secondary roads because of motorists' safety concerns. Police in Houston, Texas, have refrained from making traffic stops in unmarked cars for over a decade to allay drivers' fears.

Check your state's policy regarding the use of unmarked police cars for traffic stops. If you are in a state that allows such stops, attempt to cover yourself in the event that such a stop occurs. Use your car or cellular phone in case you are suspicious. You can call 911 to determine if the unmarked car is truly a police vehicle. At the very least, try to drive to a well-lighted, populated area before stopping.

Crimes such as these are one reason why so many drivers are armed with firearms. If you shoot a carjacker, you'll probably not be charged with a crime. Shooting a smash-and-grabber or bump-and-robber is more chancy, as far as the law is concerned. Your life must be in danger for a shooting to be justified. Be prepared, but don't be trigger-happy.

Armed attacks from the other drivers are also an increasing problem. Sometimes, merely driving too slowly, honking your horn or angrily gesturing at another driver is enough to initiate a shooting. Defensive driving has some to mean non-offensive driving.

Snipers and drive-by shooting are other dangers that are increasingly prevalent. There's not much that you can do to prevent such crimes. Some drivers carry several pairs of shatterproof shooting goggles in their vehicles, for them and their passengers to wear for protection from flying glass. The driver and passengers should be aware of the area they are in, and avoid dangerous neighborhoods.

## Coming Home

Few happenings are as frightening as coming home and walking in on a burglary. When this happens, the intruder may flee, if he sees a clear escape route, or he may attack you. You'll be in a poor position to defend yourself, because you'll probably be tired and not as alert as you should be, and your family may be with you, multiplying your vulnerability.

Cut the odds against yourself with a few precautions. First, wake up when arriving home, even if it's late at night and you're thinking of how good the bed will feel. If walking or driving, slow down and look for anything unusual, such as a light you haven't left on, a displaced curtain, or a car parked in front of your house or in your carport. Obvious signs, such as an open door or broken window, should intrude into your awareness, but many people have missed spotting the obvious when they're tired, or are simply in condition white.

If you see anything suspicious, don't stop, but keep on going, circling around and finding a place from which you can observe more carefully. If you think there's been an intrusion, call the police, and let them "clear" your home. It's their job, and they know how to do it.

Make it a habit never to slam your car doors when you return home. If there's an intruder inside, and you're unaware of him, you'll surely alert him if you make a distinctive noise such as slamming a car door.[6]

You are also vulnerable during the time that it takes you to exit your vehicle and enter your residence. In recent years, some criminals have made a specialty of robbing people at this juncture. The perpetrators often go to the suburbs, where they hide in appropriate places around five or six p.m., when hard working citizens are apt to return home from their jobs. Few people are expecting to be attacked and robbed when they pull up in their driveway after a hard day's work. They are thinking of getting inside and relaxing. Instead, they become victims.

This is one reason that a remote-controlled garage door can be attractive to the cautious citizen. But not everyone has this option. If this is the case with you, stay alert. Remember that anything out of the ordinary can signal danger. If there are unknown people loitering in the vicinity of your home or carport, be prepared.

## Protecting Property

### *Burglary*

Most burglars make every effort to hit only unoccupied premises, because burglars don't want to confront the occupant, but prefer sneaking in to steal while he's away. Home invaders are uncommon, although a few criminals do this as their main method of operation in large cities.

Burglary is becoming more common in the country, because more teenagers are getting into it. Contrary to alarm-system and wrought iron grill salesmen, there's no absolute protection against

burglars. If you've got something worth stealing, a burglar can steal it, if he's motivated enough.

Some believe that living near where burglars live offers protection, on the principle that they won't mess in their own front yards, but this isn't necessarily true. One family with several teenage boys who were into dope lived in a large house at the end of an affluent block. The house provided a perfect observation post for the boys, who soon became familiar with the habits and schedules of everyone on the block. They hit the house across the street after the occupants had left for work. A neighbor got hit when she left to go shopping. She came home to find her front door kicked in, property missing, and nobody who had heard or seen anything unusual.[7]

One way of guarding against burglary is to stay at home. However, nobody can stay home 24 hours a day, and some try to fill the gap with a burglar alarm. Most alarms are garbage, unless they're connected to a central station so that a monitor can send the police. Alarms that merely ring or buzz are ineffective, because often nobody hears them. Those who do often ignore them.

A better way is to fool potential burglars into thinking you have a dog on the premises. A sign saying "Beware of Dog" won't do the trick as well as a more subtle technique. Place a large bowl full of dry dog food and a heavy dog chain outside your door, where anyone thinking of hitting your home will see it. If there's even a chance of finding a huge dog inside, a burglar will look for an easier target. There are also alarms that mimic the sound of a growling dog.[8]

***Tipsters***

You may become the victim of a burglary because of a "tipster." A "tipster" is a low-level intelligence and penetration agent who ferrets out information for criminals. The tipster has access to premises and situations denied to the typical citizen or member of a criminal gang. As a professional observer, the tipster can provide information useful to a burglary or robbery gang. Let's look at some examples of tipsters.

Repair technicians of various sorts, who gain access to businesses, including highly sensitive areas, while performing on-site repairs, can be tipsters. Even in a top-secret area, where the repairman will be accompanied by a security guard, the emphasis will be to ensure that the repair technician doesn't walk off with blueprints, diamonds, or whatever secret or high-value material is available. The tipster, meanwhile, is noting the doors, windows, and security systems, making mental notes of the layout and the types of alarms on the premises.

Delivery men of all sorts, who gain access to homes and businesses, may be tipsters. They can quickly appraise which locations contain something worth stealing, and pass the information to their contacts for profit.

Carpet installers are in especially good positions to be tipsters, because they absolutely must work on the premises. While a computer repair technician might find himself working on a defective computer brought out of the high-value area to an anteroom, the carpet installer must have access to several areas of service, and must remain inside until he finishes. Plumbers and electricians also have direct access to the premises where they perform their repairs.

Mail carriers, while they don't necessarily gain access to the inner sanctums, have an especially good position to assess the economic status of residents, and the types of business conducted in offices. A company keeping a low profile with the uninformative name of "Universal Traders" may receive mail from diamond merchants, pharmaceutical companies, or firearms manufacturers, and this offers the mail carrier a clue regarding the nature of the business.

Power- and water-meter readers also have occasion to closely examine buildings from without, and can look through windows with impunity. Those who grow marijuana indoors have the most to fear from power company employees, who may either pass on information about excessive electrical use to law-enforcement authorities, or sell their information to criminals who specialize in robbing marijuana growers of their product or their cash, knowing

that victimized growers are unlikely to report the thefts to the police.

Secondary tipsters are people in positions to overhear sensitive conversations in the normal course of their work. Barbers and beauticians, bartenders, waiters, and janitors are often privy to the most amazing secrets, simply because their clients treat them as non-persons, and speak indiscreetly as if they don't exist.[9]

## Vehicle Theft

Will you become a victim of vehicle theft? If you listen to a police "crime prevention specialist," you can reduce the risk by locking your car and never, never, leaving the keys in the vehicle. This is good advice, as far as it goes, but it only stops juveniles who are looking for a joy ride. Professional car thieves laugh at such precautions, because they can speedily get into any car, no matter how well it's locked.[10] Even using "The Club" won't stop an experienced car thief, although it will foil amateurs.

What the cops don't tell you is that professional car thieves, and even amateur joy riders, prefer certain makes and models. A Camaro or Z-car makes a teenager's blood race more than a Honda station wagon. Likewise, professional car thieves looking for a high return tend to steal late-model luxury cars, not four-year-old clunkers. This brings us back to keeping a low profile. To reduce the risks of your car being stolen, or of a mugger ambushing you in a parking lot, avoid the following major mistakes.

Don't drive an obviously expensive car that tells the world that its owner probably carries a Rolex on his wrist and a wallet full of cash or credit cards. A Lincoln Town Car or Cadillac Eldorado signals wealth.

Don't get custom license plates. These are sure tip-offs to muggers.

Don't drive a sporty car that's likely to attract joy riders.

If you prefer foreign cars for quality of construction and mechanical reliability, remember that a BMW or Lexus also indicates affluence. Instead, drive a make and model that isn't

obviously upscale, but provides the features and comfort you want. A Nissan or Honda isn't blatant, but you can have a tape deck and other luxuries installed, if you wish. Remember, though, that obviously visible add-ons also signal affluence. Fancy hubcaps and car emblems are also attractive to thieves.

In some areas, sound systems and radios are invitations to theft. It's too much work to break open a car and dismantle the air conditioner, but it's easy to remove the guts of a sound system or an entire radio. Make sure that your tape deck is the kind that can be removed and stored in your trunk.

Batteries are the targets of thieves in some locales. There's not much one can do to prevent this, outside of having a vehicle whose hood latch is controlled from inside, and parking in a well-traveled and -lighted area.

Finally, don't wash your car. A dirty one in good shape is just as useful as a clean one, and far less attractive to a thief.

## Don't Get Involved

One of the basic commandments for survival in the big city is "Don't get involved." This is why, at times, a horrible crime will take place in front of dozens of people, and nobody will intervene. This is an extreme example, but there are good and solid reasons for not getting involved in someone else's fight.

The first is that you can easily misinterpret what you're seeing. You don't know who the people involved are, and you may intervene on the wrong side. One long distance truck driver had parked his 18-wheeler on a Manhattan sidestreet one day when he saw a man who looked like a dirtbag accost and manhandle a well-dressed young lady a few yards in front of him. This trucker may have been an ex-Boy Scout, as he felt impelled to rescue the damsel in distress. Grabbing the pistol he kept in his glove compartment for protection, the trucker jumped out and ordered the man to let the lady go. Holding him at gunpoint, the trucker waited for the police to arrive. When they did, he found that he was not a hero, but a

suspect, because the unkempt looking man was an undercover narcotics cop, and the young lady was a suspected dope dealer.

This was not merely an unusual incident occurring in the Big Rotten Apple. Another would-be Samaritan found himself on the wrong side of the law in Columbia, SC, some years later. A motorist stopped for a red light and saw a woman being dragged to a motel room by four men. He turned into the driveway and yelled at the men to stop. They pulled out guns, arrested him for disorderly conduct, and took him to the county jail. He discovered too late that the men were sheriff's deputies detaining a prostitute.[11]

Another reason for non-involvement is that you often don't know everything that's happening. If you're in a store or restaurant when a stick-up comes down, resist the temptation to intervene, unless the stick-up artist directly threatens you or your family. Don't try to be a hero. The reason is that stick-up men often employ back-ups, confederates who blend in with the crowd, because they know they might encounter an off-duty cop. The back-up's job is to stay in the background, and to neutralize anyone who tries to intervene.

Yet another reason is that you may be mistaken for a suspect. If you draw a firearm, an off-duty cop in the crowd may take you for one of the suspects. If uniformed officers are on their way as a result of a silent alarm, when they arrive they'll see you with a gun, and you'll be facing grave danger. Also, never, NEVER, pursue a suspect down the street with a gun in your hand. If a stick-up man has just relieved you of your wallet containing your life savings, put the gun back in your pocket before starting to run after him. An armed bystander, very much like you, or a responding police officer can easily mistake you for the suspect. Remember the trucker?

Discretion is definitely the better part of valor when there's the prospect of becoming involved in someone else's scrap. The only exception is if you know everyone involved, and are fairly sure that you can control the situation and come out on top.

## Walk Away

As we've seen, sometimes we have no choice about getting involved, because trouble comes to us. If you do get involved in a mugging or other incident, don't stay around waiting for the police. The mugger's friends might show up first. When the police arrive, you might be surprised to find yourself treated as a suspect, not a hero, especially if you've used a firearm in self-defense. Remember Bernhard Goetz? Walk away.

In today's litigious atmosphere, you may also wind up getting sued by your attacker. It doesn't matter if you're right or wrong. The reality of today's legal system is that winning in court doesn't depend on "right" or "wrong."

There's yet another problem today. If you injure or kill an attacker who is a minority group member, the media will have a feeding frenzy with you, and label you "racist." Your side of it will receive little attention in the press. Instead, you'll find minority leaders who weren't there when the attack took place speaking out against you as if they had absolutely accurate information that the affray was all your fault, and that you should be prosecuted for a "hate crime." The media will print their statements as fact, and you'll have a very hard time of it. Your case will become political, and you may be prosecuted simply to appease a vocal minority.

## The Wild Side

There are thousands of hustles taking place on the street, and you should be aware of that. Don't fall prey to any of them. The most obvious ones are the easiest ones to avoid: prostitution and drug dealing.

We aren't making moral judgments here, just dispensing good advice. If you've got any sense, you'll avoid picking up a prostitute or streetwalker for sex. Besides the danger of disease, there's the risk of entrapment. Sure, you can use a condom, and probably reduce the risk of contracting a sexually transmitted disease to

virtually nil. But there's still the risk of a police sting, or of a lurking goon who's waiting to strike when you least expect it.

Prostitution is a victimless crime, but you may be the victim of a vice cop. They would like nothing more than to arrest you, seize your car, convict you and put your name in the newspaper. It happens all the time, and it could happen to you if you put yourself in the wrong spot at the wrong time.

Being accosted by an associate of the happy hooker who pretends to be her irate husband or lover is also a common ploy. Of course, the set-up may not be as subtle as all that. She (or he, if you have picked up a male prostitute) may have a partner in crime who will simply beat the hell out of you and rob you.

If you absolutely must pay to have sex, get a referral from a friend. This doesn't eliminate all of the risks, but it reduces them. A call girl who has been referred by a mutual acquaintance is less likely to be working for the cops, or running a scam of her own. House calls might cost more, but they are safer.

Another option is to take a cheap flight to Las Vegas or Reno, Nevada, and frequent the legal brothels that are found in cities with populations which are less than 200,000. Nevada is wall-to-wall prostitutes, just waiting for horny customers that they can service. It beats furtive sex in a back alley any day.

Buying drugs on the street is another story. True, in some locales the dealers are practically throwing the stuff at you. But you're acting foolishly if you partake of their wares. Only the most desperate drug user would do so, and if you're that far gone, it's unlikely that anything you read in a book such as this will stop you.

For other, less frantic drug users, caution is the byword. As you are doubtlessly aware, possession of controlled substances can land you in the slammer for an extended stay. So why take unnecessary risks? The street dealers are only in it for the money, and you might buy drugs that are either phony, cut with dangerous material, or light in weight. The dealer might be a stoolie, anxious to turn you in to the cops in order to cut a deal. He or she may have already been busted, and is now working for the law. They, or a nearby vice cop,

might take note of your license plate number and make trouble for you later. It's not worth the gamble.

As in prostitution, deal with friends of friends. Even that is not entirely safe, but it's still better. Take your drug dealings off the street. In some cases, you can get a prescription for pharmaceutical drugs. If you're a marijuana smoker, get as close to the source as possible. Find out what quantities are considered "user" amounts, as opposed to "trafficking" amounts, in your jurisdiction, and make sure that you stay under that limit.

Don't trust anybody that you absolutely don't have to. Don't let drug dealers know where you live. Don't use your real name if you can avoid it. And don't buy drugs on the street.

## Other Street Hustles

There are other street hustles to avoid. You might have been approached by people offering to sell you goods at a greatly reduced rate. Tell them politely that you're not interested and don't take advantage of their offers. If the goods are stolen, and you get caught possessing them, it's off to jail you'll be a-goin'. Possession of stolen property is a serious crime, and carries severe penalties. Don't risk it. You're just helping the burglars and robbers flourish by participating, and you may be the victim of a police sting.

Con artists are rampant. You might fall for one of their schemes; sometimes the con artists are pretty slick. But, as they say, it's impossible to cheat an honest person. If you're the type who thinks that you can get something for nothing (or for very little), then you're exactly the sort of sucker that these predators are looking for.

There are so many cons and scams being played on the street that it would be impossible to list them all. Just keep in mind that they are all based on human greed. If you are being offered a chance to make big dough for a small monetary investment, watch out! It never happens.

Even the lowly panhandler can be a con man. You never know if a panhandler is telling the truth. Sometimes, they actually pay a fee

to a gang or police officer for the right to panhandle in a particular area. If you're feeling altruistic, you might want to make your charitable donations to organizations which work directly with disadvantaged or homeless people. The merchants and businesspeople in the neighborhoods that panhandlers frequent will thank you for not helping to perpetuate the existing situation.

The next topic to consider is protecting your family. There are some aspects to this that not many know, but they're very important if you're to protect your family in a street smart way.

## Notes:

1. *What Cops Know*, Fletcher, Connie, NY, Villard Books, 1991, pp. 17-20.
2. *City Police*, Rubenstein, Jonathan, NY, Farrar, Straus and Giroux, 1973, pp. 218-266.
3. *What Cops Know*, Fletcher, Connie, NY, Villard Books, 1991, p. 24.
4. Wright, James D., and Rossi, Peter H., *The Armed Criminal In America, A Survey of Incarcerated Felons*, U.S. Department of Justice, National Institute of Justice, July, 1985, pp. 27-28.
5. Related to the author by an ex-convict who explained his system of self-defense in state prison.
6. *What Cops Know*, Fletcher, Connie, NY, Villard Books, 1991, p. 20.
7. The author used to live in the middle of that block.
8. *What Cops Know*, Fletcher, Connie, NY, Villard Books, 1991, p. 226.
9. Miller, Gale, *Odd Jobs*, Englewood Cliffs, NJ, Prentice-Hall, 1978, p. 40.
10. *B&E From A To Z*, Boulder, CO, Paladin Press, 1993.
11. Associated Press, "Samaritan Jumps In, Goes to Jail," November 2, 1991.

# Chapter Six
# Protecting Your Family

Your family is a special concern, not only because you want to protect them when you're with them, but because you're not always there when they may need you. You may be at work, or your child may be at camp, in a hospital, school, or a day care center.

## Child Molesters

This is a sensational and emotional topic, one that's often been distorted through the years, partly because people have been reluctant to face the ugly truth, and partly because of media sensationalism.

The old stereotype of the child molester was the "stranger danger," the dirty old man hanging around schoolyards with a bag of candy. This is actually uncommon.[1] The persons most likely to molest your child are family members. Some molesters go so far as to marry a single or divorced woman with children, in order to gain access to her children.[2]

Other frequent molesters are friends, neighbors, or others entrusted with your child's care. This includes doctors, teachers, clergymen, scoutmasters, camp counselors, and even police officers.[3]

Child molesters gravitate to these sorts of jobs. The reason is logical: jobs which bring them into legitimate contact with children offer opportunities for molestation.[4]

Many child molesters get away with deviant behavior for years because they're pillars of the community. A doctor or clergyman

accused of child molesting will often find many supporters among people who believe that he'd be incapable of such an act.[5] In some communities, there have been rings of prominent citizens organized to molest children systematically, to the point of exchanging photographs, personal data, and even children themselves, among members.[6]

Contrary to what many people think, most molestations result in no physical harm to the child.[7] Pedophiles almost never hurt their immature sex partners, because they genuinely love children. The problem is that they love them too much.[8]

If you discover that your child's been molested, your reaction will have a lot to do with the emotional impact on the child. If you get bent out of shape, you'll upset your child as well. Taking a calm approach is better, even though your blood may be boiling with anger.

An important point about molesters is the sort of children who become their targets. A molester knows that there are severe penalties for molesting, and an important concern is whether or not the child will report him. Some children are more vulnerable than others.

Children who are institutionalized because they are mentally ill or retarded[9] are very vulnerable because they can't report molestations. A child who can't speak is unable to tell anyone what happened or to testify in court, and therefore makes an ideal target. A psychotic child may be able to tell someone, but his testimony is discredited from the start. Day-care workers who are molesters target children, especially those too young to talk.

Health-care workers sometimes molest children. Even a medical degree is no guarantee against this sort of danger. In fact, there have been several cases of physicians and dentists being convicted of molestation, and we know that this is only the tip of the iceberg.[10] If you take your child for a physical examination, remain in the room while the doctor or nurse is examining him or her. If the doctor asks you to leave the room, don't do it if he's going to be

alone with your child. This is especially important if there's going to be any sedation or anesthesia involved.

Obtaining the child's trust is part of the plan for some predators. A father figure, or other type of authority figure, can often persuade the child to keep the sex play a secret between them. This is why priests, scoutmasters, teachers, and others in similar positions of esteem have an advantage if they are molesters.

Children from broken or stressed-out homes are vulnerable, because relations with their parents aren't open and trusting. They don't confide in their parents, and are therefore less likely to report a molester. If the child has another relative or a teacher whom he admires and trusts, the surrogate will play the parent role. Otherwise, the molester, who may be a teacher, counselor, or clergyman, will take the child under his wing and provide emotional support while playing his sexual games.

Another type of child predator is the one who specializes in runaways. This type is really dangerous, and we'll look at him next.

## Runaways

The child who runs away becomes extremely vulnerable to several serious dangers. The main fact about a runaway is that he has no legitimate means of support. One way of earning money is by prostitution. This brings the danger of sexually transmitted diseases, including AIDS.

Minors can't hold jobs, which leaves them open to predators, some of whom frequent bus stations looking for runaways to pick up and exploit. As we'll see, there are several ways in which a predator can exploit a minor. A hungry child is very open to this sort of informal "adoption."

A particularly sinister fate for a runaway is becoming a source for an underground body parts ring. There's a severe shortage of healthy donor organs, and those willing to pay may be able to find healthy organs on the underground market. Charite Hospital, in East Berlin, was recently revealed to have had at least four cases of organs pulled from live patients so that Communist Party officials

could be kept alive.[11] It's only a matter of time until its capitalist counterpart surfaces in the United States.

One law officer feels that illegal organ harvesting is the next lucrative field for organized crime.[12] A link with organized crime is almost inevitable because an illicit organ trade requires underground networking. One way an illicit transplant ring may operate is to kidnap healthy people and take them to underground operating rooms for disassembly. A safer way is to enlist emergency room physicians to ensure that healthy specimens are certified brain-dead, in order to allow harvesting of their organs. Probably an even safer way is to seek healthy organ donors among inmates of institutions for the retarded. An inmate with no living relatives is especially vulnerable to this abuse.

Given the deficient ethics of American doctors, this racket may be going on right now. One source outlines several methods which an underground organ bank can use.[13] A market for healthy organs definitely exists, because there's a waiting list for transplants. The rich get sick as well as the poor, and those who can afford black-market organ transplants will encounter doctors who can provide them.

A teenager is usually a perfect donor because he's almost full-grown, and more likely to be healthy than an older person. Teenage runaways are extremely vulnerable to abduction for organ harvesting. Your teenage runaway may find himself being accosted by a warm and friendly person, and provided with the best of care without any obvious molestation. As a living organ bank, he'll receive good food, and his medical and emotional needs will be met until his "benefactor" needs him. Although he may wonder about his caretaker's motives, he probably won't understand that he's there for organ harvesting, even as he gets the anesthetic injection.

## Schools

Children can be cruel to each other, and one place that this happens in is school. Shakedowns of youngsters by their peers has been a common occurrence for years, and happens regularly. Make

sure that your children don't carry any more money to school than is absolutely necessary, and instruct them to tell the school authorities immediately if this happens to them. Explain that they aren't being snitches by protecting themselves from victimization, and go with them to the school in order to make sure that it doesn't happen again. Speak with parents of the children who are shaking them down, and follow up on the situation.

Youngsters who wear expensive clothing or "gang colors" (such as Oakland Raiders togs) are also in danger of being attacked by unruly youths. Don't allow this to happen. Dress your children in clean, simple clothing, and communicate your concerns to them.

Don't allow your children to carry weapons to school. If they are in an environment which causes them to be so fearful that they must arm themselves, get them out of it, no matter how inconvenient that may be to your family.

Once your person and your family are as safe as you can make them, the next area for concern is your assets, which pay for some of the things that make life worthwhile, or even possible. We'll examine this next.

## Notes:

1. *Sex Crimes Investigation*, Rapp, Burt, Port Townsend, WA, Loompanics Unlimited, 1988, pp. 68-69.
2. *What Cops Know*, Fletcher, Connie, NY, Villard Books, 1991, p. 139.
3. *Ibid.*, pp. 128-132.
4. *Sex Crimes Investigation*, p. 69.
5. *What Cops Know*, p. 133.
6. *Sex Crimes Investigation*, pp. 70-71.
7. *Ibid.*, p. 66.
8. *What Cops Know*, p. 130.
9. Euphemistically called "developmentally disabled" by the politically correct crowd.
10. *Sex Crimes Investigation*, p. 81.

11. Article by Marc Fisher, *Washington Post*, reprinted in the *Arizona Republic,* September 7, 1991.
12. *What Cops Know*, p. 301.
13. *Deep Cover*, Rapp, Burt, Boulder, CO, Paladin Press, 1988, pp. 14-16.

# Chapter Seven
# Protecting Your Assets

Over the years, there's been a lot of nonsense written about financial privacy, and how to protect assets from discovery and confiscation by oppressive governments. Some suggest never opening a bank account, insisting on being paid cash for your work, paying all of your bills in cash or with a third-party check, and burying your cash. Unfortunately, this makes you as conspicuous as Adolf Hitler driving a Volkswagen down the streets of Tel Aviv.

We don't know how many have chosen this option now that we have low CD and money market rates as disincentives to place money in conventional repositories. Holes in the ground do not issue Form 1099s and are not accessible to TRW and other credit reporting agencies.

Employers prefer paying employees by check because this provides documentation of the payroll. Federal law also requires filing a W-2 form documenting each employee's earnings with the Internal Revenue Service. Self-employed people who contract their labor out find that companies contracting with them are required to send in a Form 1099 to the Internal Revenue Service. Only a few cash businesses, such as babysitting, allow someone to earn untraceable income. Even this isn't a great help.

The Internal Revenue Service requires every taxpayer to state the source and amount of his income, on Form 1040 each April. In other words, you're required to provide the IRS with information they may use against you. There's no point in complaining that this violates your Fifth Amendment rights — the government isn't interested, and a 1983 U.S. Supreme Court decision supported the

right of the IRS to demand this information from you. If you write "Fifth Amendment" across the Form 1040 before sending it in, your paperwork will stand out like a clown suit at a funeral.

At the other end, it's possible to pay all of your bills in cash. You can also stash all of your cash in a plastic tube buried in your back yard, or a hiding place built into your home.[1] Formerly, this was a workable way of maintaining financial privacy, but today such practices are red flags to government investigators because lack of conventional bank and checking accounts make you very conspicuous. There's another problem, as well. If ever the government decides to revise its currency, requiring everyone to turn in his cash for new bills, you'll be stuck.

One reason is law enforcement's concentration on economic crimes, such as money laundering. Federal laws now exist that require banks and businesses to report all cash transactions amounting to $10,000 or more. Banks are also required to report all transactions in amounts appearing to circumvent the $10,000 limit. Agents for traveler's checks are required to report transactions exceeding $3,000. Today, if you walk into an automobile dealership with a suitcase full of bills, odds are that the salesman will begin thinking, "drug dealer."

All of this is an effort to scrutinize and control the movement of large sums of money, allegedly the proceeds of the illegal drug trade. Cynics, however, have stated that the "drug war" is a pretext for increasing government control over citizens' lives. Pretext or not, the net result is onerous government scrutiny of our lives, as well as surveillance by private organizations such as market researchers and credit bureaus. The "cashless society" is a definite step in this direction. If you're interested in minimizing government and private scrutiny and control, there are some steps you can take.

## Fit in With the Crowd

If you have a modicum of work ethic, then you value thrift and believe that you should enjoy the rewards of being thrifty. Yet,

there are many dangers for the straight-arrow whose expectations are no more aggressive than working hard and saving or investing his money.

The key, as we've already discussed, is keeping a low profile. This is more important today than ever before. The fundamental point is blending in with everyone else, not standing out, and thereby not attracting undue attention. Believe it or not, both government and private agencies have developed profiles of "average" people, including the amount of money in bank accounts, number of credit cards, amount owed, etc. Not having any credit cards, nor any bank account, stands out in sharp contrast to the profile.

## Saving Your Money

Bank savings accounts can be very discouraging these days. Although the prime interest rate had been rising until the Fed dropped it fractionally in the spring of 1995, banks began dropping their rates much lower in anticipation of further cuts. Today, savings account interest is paltry, usually lower than two percent. Certificates of Deposit, or "CDs," aren't much better. Banks have reverted to their traditional stinginess, paying very little interest and imposing charges for services that used to be free. The recent rash of bank mergers doesn't help, either.

Treasury Bills, or "T-Bills," are a relatively safe way to stash cash at reasonable interest rates, if you avoid the traps. T-Bills are available in denominations of $10,000 or more, in multiples of $1,000. They're like Certificates of Deposit in the sense that you buy them for fixed terms, such as three months, six months, and one year. You can buy them through a stockbroker or a bank, and pay a commission on the purchase. You don't have to fall into this trap, however. Few people know this, but it's also possible to purchase T-Bills directly from the nearest Federal Reserve Bank, at no charge. The Treasury Department is determined to make it easy for people to buy its T-Bills. Federal Reserve Treasury Direct

offices are scattered around the country. Here are their addresses and telephone numbers:

***Federal Reserve Bank***

| | |
|---|---|
| 104 Marietta St. NW, Atlanta, GA 30303 | (404) 521-8653 |
| P.O. Box 1378, Baltimore, MD 21203 | (410) 576-3300 |
| P.O. Box 830447, Birmingham, AL 35283-0447 | (205) 731-8708 |
| P.O. Box 2076, Boston, MA 02106 | (617) 973-3810 |
| P.O. Box 961, Buffalo, NY 14240-0961 | (716) 849-5000 |
| P.O. Box 30248, Charlotte, NC 28230 | (704) 358-2100 |
| P.O. Box 834, Chicago, IL 60690 | (312) 322-5369 |
| P.O. Box 999, Cincinnati, OH 45201 | (513) 721-4787 Ext. 334 |
| P.O. Box 6387, Cleveland, OH 44101 | (216) 579-2000 |
| P.O. Box 655906, Dallas, TX 75265-5906 | (214) 922-6770 |
| P.O. Box 5228, Denver, CO 80217-5228 | (303) 572-2470 or: -2473 |
| P.O. Box 1059, Detroit, MI 48231 | (313) 964-6157 |
| P.O. Box 100, El Paso, TX 79999 | (915) 521-8272 |
| P.O. Box 2578, Houston, TX 77252 | (713) 659-4433 |
| P.O. Box 2499, Jacksonville, FL 32231-2499 | (904) 632-1179 |
| P.O. Box 440, Kansas City, MO 64198 | (816) 881-2883 |
| P.O. Box 1261, Little Rock, AR 72203 | (501) 324-8272 |
| P.O. Box 2077, Terminal Annex, Los Angeles, CA 90051 | (213) 624-7398 |
| P.O. Box 32710, Louisville, KY 40232 | (502) 568-9236 or: -9238 |
| P.O. Box 407, Memphis, TN 38101 | (901) 523-7171 Ext. 423 |
| P.O. Box 520847, Miami, FL 33152 | (305) 471-6497 |
| 250 Marquette Ave., Minneapolis, MN 55480 | (612) 340-2075 |
| P.O. Box 61630, New Orleans, LA 70161 | (504) 593-3200 |
| Federal Reserve P.O. Station, New York, NY 10045 | (212) 720-6619 |
| P.O. Box 25129, Oklahoma City, OK 73125 | (405) 270-8652 |
| 2201 Farnam Street, Omaha, NE 68102 | (402) 221-5636 |
| P.O. Box 90, Philadelphia, PA 19105 | (215) 574-6680 |
| P.O. Box 867, Pittsburgh, PA 15230-0867 | (412) 261-7802 |

| | |
|---|---|
| P.O. Box 3436, Portland, OR 97208-3436 | (503) 221-5932 |
| P.O. Box 27622, Richmond, VA 23261 | (804) 697-8372 |
| P.O. Box 30780, Salt Lake City, UT 84130-0780 | (801) 322-7882 |
| P.O. Box 1471, San Antonio, TX 78295 | (512) 978-1303 |
| | or: -1305 |
| P.O. Box 7702, San Francisco, CA 94120 | (415) 974-2330 |
| P.O. Box 3567, Seattle, WA 98124 | (206) 343-3605 |
| P.O. Box 14915, St. Louis, MO 63178 | (314) 444-8703 |

You have the choice of buying T-Bills by competitive or non-competitive bids. With a competitive bid, you state what you're willing to pay for a T-Bill of the face value you choose, and if some are available at that price during the auction process, you get the brass ring. However, as you're bidding against some very heavy hitters who know the market better than you ever will, and wield tremendous economic leverage, you'd better stay away from competitive bidding. You can't lose your money, though. You just get your check sent back to you, and you've lost any interest that money might have earned during the elapsed time. Your best bet is placing a non-competitive bid.

The procedure is simple. You fill out a form, obtainable by mail, called a "tender," for a 13-week, 26-week, or 52-week Treasury Bill. You mail it to the nearest Federal Reserve Bank with a check for the face value. The Federal Reserve Bank sends you back a check for the difference between the face value and "par," the amount for which the T-Bills actually sell at auction. That is your refund, and when the T-Bill matures, you collect the interest, which is the difference between "par," the price you actually pay, and the T-Bill's face value.

Let's say you want to buy a $10,000 one-year T-Bill, and you fill out the form and include your check for $10,000. That week, the T-Bills auction off for $9,500. The Federal Reserve Bank sends you a check for $500 and a receipt, and when the T-Bill matures one year later, the Bank sends you a check for $10,000. Your effective interest rate is 5 percent because you collect the $500 interest up front and can reinvest it immediately.

The greatest advantage of stashing your money in savings banks and Treasury Bills is that they are backed by the federal government. Although inflation and taxes may erode your earnings, your principal is safe. You can't lose it all in one shot.

For some people, bank and T-Bill interest rates are not enough. They're interested in higher returns, and willing to accept the risks involved. This means moving into stocks and bonds.

## The Stock and Bond Market

As banks dropped their interest rates, even for long-term CDs, people with money to save found other investments becoming attractive. Some went directly into stocks, others bought bonds, and there were those who invested in mutual funds for either or both. Without getting into the technicalities that differentiate stocks, bonds, funds, etc., we have to face one fact squarely: None of these are insured as savings accounts are. They are all risky, and you can lose part or all of your principal.

A rule of thumb is that investments bringing the greatest return also carry the greatest risks. As we've seen, federally backed savings accounts and Treasury Bills are very safe, but their rates of return aren't particularly thrilling. "Blue Chip" stocks are fairly solid, but their returns are at the lower end. "Growth" stocks, which offer much greater returns, can also crash harder because these stocks are issued by smaller and younger companies without long track records. Finally, some investments, such as commodities and options, are merely crapshoots. While you might get rich overnight, the odds are heavily against you.

Municipal bonds are special cases. Their interest rates aren't particularly exciting, but for many years they've been tax-free. That is, you do not pay federal income taxes on the interest you earn. You also usually do not pay state income tax on bonds originating in the state where you live. This is why municipal bonds pay less. Private corporate bonds pay higher rates because some of that interest is siphoned away by income taxes.

Pending legislation may change this picture completely. There's even been talk of abolishing the Internal Revenue Service.

This is why one conventional and very sound piece of advice is to diversify your holdings. The main point is not to put all of your eggs in one basket, so that even if a particular stock, bond, or mutual fund in your portfolio crashes, you don't lose it all.

Securities are not for sale over-the-counter, as in KMart. You cannot walk into a self-service store and place stock certificates into your shopping basket. When buying any securities, you have to deal through a licensed stockbroker. He acts as your agent, collecting a commission on each sale, and will let you play the market to your heart's content.

"Playing the market" is a dangerous game, and many people have found that the pros will fleece them for all they have. A few get lucky and make a small fortune, although there is the risk of being investigated by the Securities and Exchange Commission on suspicion of "insider" trading. A few of these fortunate investors write books on how clever they were to make a million in the stock market. Don't count on being one of these lucky few.

Let's face another fact: There are no genuine "experts" on the stock market. This is true despite an array of financial magazines, investment newsletters, and stockbrokers, all purporting to provide expert investment advice. The simple fact is that, if these people really knew how to outguess the market, they would have already gotten rich doing it, instead of knocking their brains out writing investment advice. Likewise, our stockbroker would have made his pile and retired, instead of coming to the office each day to hold the hands of timid and frightened investors.

Let's state a third hard and unpleasant fact, this time about your stockbroker: He earns his income from commissions on any stock purchases or sales you make. Never forget this when a stockbroker advises you to buy or sell your holdings. In fact, some stockbrokers "churn" their clients' accounts (buy and sell stocks) to generate commissions.

Also remember the stockbroker's pecuniary interest when you initiate the purchase. If you walk into a broker's office with money in your hot little hands, and ask his advice regarding what stock or mutual fund to buy, don't for a moment believe that he'll be giving you his honest advice. Fact is, he'll be pushing the stock or fund that pays him the highest commission.

One dirty little secret about selling stocks, or any other product, is that some companies at times provide "sales incentives," or special payments to sales personnel above the official commission. These bonuses are to motivate sales personnel to "push" the product to buyers. Stockbrokers are expert sales personnel, very verbose and highly skilled in "talking up" the particular stock or bond they want to push that week. They're equally adept in explaining to clients why their investments did not perform as promised, or even crashed and burned.

Finally, avoid some obvious perils. Never buy any stocks, mutual funds, gold mine shares, or anything else advertised on the radio or offered by a telephone pitchman. A good way to handle a telemarketer is to ask him if he'd be so kind as to run the offer past your attorney. You may be surprised at how quickly he hangs up on you.

## Lawsuits

Today, lawsuits are definite threats to your lifestyle. A lawsuit can literally deprive you of everything you own, except for the clothes on your back. Worse, a legal judgment against you can result in your being ordered to turn over a portion of your income to another person for many years to come. If you doubt this, think of the many people paying child support, as a starter.

Nobody knows how many lawsuits are filed each year. The reason is that all states have different ways of keeping records, and counties within states also classify their records differently. One authority guessed that between 18 and 30 million lawsuits are filed each year.[2]

The only people who never have to worry about being sued are those who genuinely don't have anything. Those on welfare, or employed at marginal jobs, are almost immune to lawsuits. The rest of us can be taken by surprise at how speedily a lawsuit can start. There are a variety of lawsuits possible today, on grounds that did not exist a couple of decades ago. The more you own, the greater your risk, because of the "deep pockets" doctrine that has evolved over the years. This means that, regardless of who's at fault, the person with the cash pays the bulk of the damages. Although some state legislatures have passed laws apportioning damages according to the degree of fault instead of assets, many states are still without such a law and a penniless person can collect from you for an accident that was his fault.

Liability is the big catchall term. You can be sued for negligence in an accident, defamation, sexual harassment, and many other reasons. If you're an employer, you have to be doubly and triply careful. If a female employee uses profanity in front of men, she's merely showing how "liberated" she is. However, if you use any four-letter words within her hearing, she can sue you for "sexual harassment."

Disabled persons have been time bombs for employers since the enactment of the "Americans With Disabilities Act" (ADA), and you can set the bomb off yourself during the hiring process. You are forbidden to ask about any disability during the hiring interview until you have made the candidate a firm job offer. Neglecting this point can cost you plenty. It doesn't matter if the applicant brings up the topic of disability himself; you're still liable. Both ADA rules and a recent court case[3] established that there must be no discussion of any disability until after the hiring offer. If you miss this point, it can cost you.

A lawsuit can deprive you of all that you've worked and saved for over many years. As you know, some lawsuits are frivolous, and have no merit. Still, the cost of legal defense can make a dent in your savings, even if you "win." Some cases, because of the mood of the times, are unwinnable. Consider a traffic accident involving a

juvenile victim. This is bound to go against you because judges' and juries' sympathies are always on the side of a child victim, whatever the facts of the case. For example, a child running out from between parked cars can and will collect from the accident.

It can be very demoralizing to see your savings go up in smoke as a result. A lawsuit can take away your children's college fund and other assets you may have had earmarked for them. This is why you have to take special precautions to safeguard assets. This doesn't mean converting everything to cash and burying it or giving it to a trusted friend to hold. There are legal ways of safeguarding assets, ways which won't attract suspicion or land you in jail.

## Safeguarding Assets

Some situations demand measures to minimize your assets in order to prevent seizure or forfeiture. This requires delicate planning. It's a serious error to improvise at the last moment, as one idiot did when he stated that he would burn a stack of money on his desk rather than handing it over to his ex-wife.

One way of minimizing your assets is to reduce your income. This can be especially valuable when facing litigation, especially a divorce or liability suit. If you're a wage slave, you've got little choice. Quitting, or arranging to get laid off or fired, often isn't practical. On the other hand, if you're self-employed you have a large measure of control over your income, and can reduce it temporarily to minimize the amount a court can seize from you. Income reduction can be a powerful weapon if you see a divorce coming.

Placing at least a part of your assets beyond the reach of ambulance chasing lawyers is only one aspect of your economic profile. Another concern is qualifying for Medicare or Medicaid as you age. In many states, there is a "means test" to determine whether you qualify for state assistance to pay huge medical bills or nursing-home charges. The purpose of the means test is to avoid

spending government money on people who can presumably "afford" to be impoverished by sky-high medical bills.

Typically, to qualify for state aid, you have to submit a financial disclosure form covering your income, bank balances, and other assets for the past several years. This can be a trap for you, because if you lie on this form, you're handing the state the evidence for a prosecution in your own handwriting. Be honest. Avoid perjury charges, or at least being denied medical care. The crux of planning for this is planning ahead.

One way of providing for your family without risking having the assets seized is to set up a trust fund. Legally, the money in trust is no longer your property, and should be immune to seizure by an ambulance chasing lawyer. However, do not assume that you're safe just because you see it in print on this page. State laws vary, and they change from time to time. In every case you should have a lawyer set up a trust that will provide for your family, in a manner that keeps it beyond the reach of a lawsuit.

Another way is to begin to divest yourself of assets ahead of time. The effects of aging are progressive, and you usually have early warning that you'll need nursing home care in a few years. Your best bet is to make gifts to younger members of your family long before you have to enter a nursing home, placing these gifts out of reach of state authorities.

## Storing Assets

Yet another way is the cash, diamonds, or precious metals buried in a plastic tube in your back yard, as long as you don't try to cover all of your assets this way. No government investigator will believe that you have absolutely nothing in the bank or invested in other ways. The amount you bury, therefore, should be only a modest amount, a slush fund or nest egg in case you need quick cash.

Still another way to keep assets out of sight is cash in a private vault. Bank safe-deposit boxes are liabilities, because banks are regulated by federal law. It's especially futile to keep assets you

wish to hide in a safe-deposit box rented from the same bank in which you keep any savings or checking accounts. A safe-deposit box is a tip-off to auditors that you have something to safeguard and excites a burning curiosity. The other danger is that, if the safe-deposit box is in your name alone, current law in most states requires the bank to seal the box upon your death, until government auditors can examine its contents. Although you may be young and live a healthy lifestyle, if you go up in flames on the freeway, the IRS gets first peek.

This is why a number of private vaults have sprung up around the country during the last few decades. These private storage facilities do not lend money, or engage in any other financial business in order to avoid coming under the purview of banking and financial regulations.

However, let's take a cautious view of this. It would be ridiculous to assume that the IRS doesn't know that some people use private vaults to rat hole cash or other assets. While the IRS does not make public all of its investigatory methods, it's safe to assume that the IRS keeps an eye on private vaults and their customers. A few investigatory techniques are:

1. Instruct all tax auditors to watch for checks made out to or receipts from any private vault company.
2. Offer rewards to employees of private vaults for lists of customers.
3. Place an undercover agent as an employee of a private vault.
4. Audit carefully the tax returns of the owner of a private vault company, and scrutinize his records for customer names.
5. Spot-check people seen going into a private vault, and audit them.

These are reasons for caution when considering renting a private vault. It may not be as inconspicuous and secure as you think. Consider other methods for storing assets.

Safeguarding your assets is harder to do today than ever before. You not only have to protect them from robbers and burglars, but from governmental looters.

## Notes:

1. *The Big Book Of Secret Hiding Places*, Luger, Jack, Port Townsend, WA, Loompanics Unlimited, 1987.
2. Paskind, Martin, "How Many Lawsuits Filed? Nobody Has A Clue," July 31, 1995, *Albuquerque Journal* Business Outlook, p. 10.
3. *EEOC v. Community Coffee Company*, No. H-94-1061 on the docket of the U.S. District Court, Eastern District of Texas.

# Chapter Eight
# Avoiding Traps

Part of being street smart is avoiding obvious traps set to snare suckers. Some are legalized rackets, while others depend on widely held assumptions that have no basis in fact. A perfect example is the Individual Retirement Account (IRA), or a Keogh Plan. You may be tempted to start one to provide for your retirement.

The way the IRA is pitched to the working American, it's a way to both save for retirement and to defer paying taxes on the income put into the special savings account until after withdrawal. The reasoning is that after retirement, the individual will be in a lower tax bracket because of reduced income. The implicit promise is that tax rates will not increase between now and retirement.[1]

Taxes will increase, whatever the government says or implies. Worse, taxes hit the working poor and middle class worse than they hit the rich, who can afford to pay them. Even when a benevolent seeming government gives working people a "tax break," it's loaded. When the Johnson tax reduction passed in 1965, dropping the basic tax rate in the lowest bracket from 20 percent to 14 percent, the rich saw their top tax rate drop from 95 percent to 70 percent. In other words, the working poor received a 6 percent tax break, while the rich received a 25 percent reduction. On top of that, there was a temporary ten percent "war surtax" to pay for President Johnson's Southeast Asia adventure.

More recently, tax rates dropped under President Reagan's initiative in 1986. It appeared, at first sight, that the government was actually simplifying and reducing the tax structure. However, what the government gives with one hand, it takes away with the

other. At the same time people saw their nominal tax rates drop, they also lost a number of deductions.

## Social Security

This is another government run racket that is heavy on promises and low on performance. The theory is that individuals, left to themselves, are so feeble that they'll recklessly spend their money without providing for retirement, so the benevolent government will do it for them. In fact, the only people who came out ahead with Social Security were those at the very beginning, who worked only a few months or years before they qualified by attaining retirement age.

It doesn't take a genius to calculate how much interest his social security payments would earn by depositing them in a simple savings account. Even at a modest two percent rate of interest, the money would accrue at a rate that would provide a healthy amount for retirement.

## Retirement Worksheet

How much is the government screwing you by taking Social Security payments from your income? It's not hard to calculate.

Do this exercise for yourself:

Annual Social Security Tax _____

Years until Age 65: _____

Multiply what you paid last year by 2 percent and add the product to the original amount. Repeat this for each year until you reach 65, and see what you have. If you have a financial calculator, you can avoid the tedious task of computing every years' compound interest.

Divide this sum by 10, optimistically assuming you'll live to age 75. Surprised? Match that amount to the highest bracket of Social Security payments today.

## Franchises

Many, many people have been suckered into franchises, and into managed "opportunities" that are only profit makers for their promoters. Let's look at one managed opportunity first:

One high-rent, flea-market promoter pushed an extravaganza which promised select location and high returns. The rent for a space was astronomical. Our resident flea-market expert, Jordan L. Cooper, turned down the offer and was happy he had declined. The extravaganza turned out to be a flop; renters were few, shoppers were sparse, and everybody lost their shirt.[2]

Franchises are even worse if your main objectives are to get out from under an employer's thumb and to earn tax-free dollars. A franchise contract allows you to open up a local branch of a nationally advertised firm, and to operate it in exactly the way the franchiser dictates. Let's look at the good, the bad, and the ugly.

You sign up to operate a fast-food business, the Tube Steak Frankfurter joints. The contract makes it clear that you're an "independent" businessman, but in practice this means that you take all the risks. The parent company won't bail you out if anything goes wrong.

You must put tens of thousands of dollars up-front, then buy all of your supplies, from frankfurters to printed napkins, from the parent company, although you know that local suppliers carry the same quality goods at lower prices. You must, of course, pay for your business license, tax license, and various other fees for food-handling licenses, even before you open your doors.

You're obliged to keep your records in the manner prescribed by parent company policy, and make them available for inspection on demand to ensure that you're not cheating them of any royalties. You may have to contribute your "share" to national advertising

campaigns. To earn a living, you must work prodigious hours, because your profit margin does not allow you to hire quality help and you have to be there to supervise constantly.

As for vacations, forget it, unless you can somehow afford to close your shop and give all your hired help time off with pay, during which some will no doubt be looking for better paying jobs.

You end up realizing that you'll never get rich at this. Your net profit is strictly controlled by the parent company, which perversely may set up another franchiser as your competitor nearby to leech away a proportion of your business. In the end, you've changed from a wage slave to a franchise slave, serving a boss as demanding as the one you'd left.

Understanding and avoiding the obvious sucker traps requires two things: common sense, and not being greedy. Con artists, including those in the government, know how to take advantage of people who lack common sense or let their greed overwhelm their cognitive skills.

## Notes:

1. Chambliss, Lauren, "Die Hard: Millions of Americans are Still Putting Money Into IRAs Even Though Many do not Qualify for Deductions." *FW*, v158, n12, June 12, 1990, p.92.
2. *Shadow Merchants,* Cooper, Jordan L., Port Townsend, WA, Loompanics Unlimited, 1993. pp.131-133.

# Chapter Nine
# Protecting Your Health

In recent years, many people have become aware that the most important contribution to good health is avoiding unhealthy habits and influences. Both legal and illegal drugs sap health, despite the temporary feeling of well-being they induce. Simple habits, such as wearing seat belts, also prevent many injuries and deaths. Let's look at a few health threats in detail, and see what street smart actions you can take for your protection.

## AIDS

The AIDS threat has been consistently exaggerated because of its sensational nature. Despite dire predictions through the years, AIDS is not rapidly spreading to the general population. Most AIDS cases still develop among homosexuals and intravenous drug addicts. You're more likely to die in a traffic accident than of AIDS. Still, a few precautions are worth taking, because they'll protect you from more than just AIDS.

During the early 1980s, there were threats by homosexual activists to contaminate the nation's blood supply with AIDS. Others advised homosexuals to lie when donating blood. One regularly paid donor had contaminated many vials of Factor VIII, a clotting agent given to hemophiliacs.[1] There were reasons to take this seriously before an effective test for HIV in the blood was developed.

Blood transfusions are dangerous, because they can transmit hepatitis and other diseases, as well as AIDS. You should never consent to a transfusion unless it means the difference between life

and death. A rule of thumb is that if your doctor tells you that you need only one or two pints, your problem isn't life threatening. If you really need blood, you need a lot of it.

There have been news stories about doctors or dentists with AIDS infecting their patients. Your doctor or dentist may have AIDS without being homosexual himself. One homosexual patient with AIDS is enough. Make sure your doctor or dentist wears latex or vinyl gloves when examining or treating you or any family member.

## Drugs

We all know that illegal drugs are dangerous, but few people are aware that legally prescribed ones can be just as dangerous. All drugs have side effects, and the more powerful ones have more serious side effects. Pharmaceutical companies find it more profitable to omit mentioning side effects, though. Most over-the-counter analgesics can cause intestinal bleeding, but advertisements rarely, if ever, mention this.[2]

It becomes very serious when people take drugs to improve intellectual and athletic performance. The Olympic Games now require testing of competitors for steroids and other performance-enhancing drugs. Canadian sprinter Ben Johnson, for example, had his use of drugs exposed by such a test. Other Western competitors also used drugs to build up their strength and endurance.

Even Iron Curtain competitors were not above this, despite alleged freedom from Western corruption. East German competitors, for example, used massive doses of steroids for years, and their doctors used sophisticated techniques to prevent their detection in urine tests. [3]

Worse than mere side effects, the synergistic reactions between drugs taken simultaneously can be serious or fatal. Taking several drugs at the same time is called "polypharmacy," and has been the cause of death of many people, some of them well known, such as Elvis Presley.[4] There have been several noted cases in recent

decades of famous people dying of this little known phenomenon. Among them were Dorothy Kilgallen and Marilyn Monroe.

The medico who treated Elvis Presley, for one, over-prescribed depressant drugs, and barely escaped conviction on criminal charges relating to this and his prescriptions to other patients.[5] This is why it's always worth taking a close look at anything your doctor prescribes for you, and asking about its effects in combination with other drugs.

## Exercise and Health Clubs

While it's true that eating a balanced diet and getting some exercise will help keep your cardiovascular system in shape, some people go too far, as a result of advertisements by health clubs and exercise machine manufacturers. If you're contemplating an exercise program, calculate how much of your time this will consume. Add it up, and find out by how much this will prolong your life, on the average. You might be surprised to discover that you'll be spending more time over the years on exercise than the extra lifespan you can expect as a benefit.

The trick is to exercise during normal activity, such as tightening muscle groups while driving, or walking up and down stairs instead of taking the elevator. Otherwise, you'll be taking time out of your day for activities that bear little returns.

## Malpractice

You've probably read the American Medical Association's propaganda about our litigious society, and how lawsuit happy people are driving decent doctors from the community. That's garbage. Don't believe it, because it's just not true. Doctors are among the biggest egotists and cry babies in the country, and often are guilty of neglecting their patients. Proving it is another matter.

If you feel that your doctor has not only made a mistake in your diagnosis and treatment, but did so because of gross negligence,

you may have cause for a malpractice suit. However, to be successful, you'll need expert medical opinion on your side, as well as a tenacious and feisty lawyer. Be prepared for a very long struggle, though, because you'll be up against pros. Doctors don't usually fight malpractice suits themselves, because they pay insurance companies to handle it for them. Insurance companies have tough, experienced lawyers on staff who work full-time to minimize the amount of money insurance companies pay in lawsuits. They'll stall and use every time wasting tactic they can to make it as difficult as possible for you to collect. Be aware that the way justice is derived in this country, a lawsuit can stretch out for ten years or longer. You may die before you collect.

## Midwives

Growing dissatisfaction with American health care in general, and the American medical establishment's treatment of pregnant women and their babies, has sparked a resurgence in child-bearing by other means outside the "system."

Midwives fill this need, because midwives do not perform the objectionable procedures and treatments doctors foist on patients, such as drug-induced labor, episiotomies, fetal monitoring, vaccinations, circumcision of boy babies, etc. Pregnant women often find that the obstetricians they hire are too busy to provide much education about the complexities of having and caring for a baby. Modern medicine, especially obstetrical practice, is truly assembly line medicine, high-tech but low-touch. This creates a niche for the midwife, who has the time to provide individual attention to expectant mothers and to answer the many questions they have about pregnancy, childbirth, and newborn care.

There are two types of midwives — nurse-practitioners and lay midwives. While many are affiliated with hospitals and stand alone birthing centers, others are freelance. Home delivery is becoming popular, which eliminates the need for high overhead offices and

delivery rooms. Many midwives get customers by word-of-mouth. Some are listed in the yellow pages.

For further information, contact:

Informed Homebirth/Informed Birth & Parenting
P.O. Box 3675
Ann Arbor, MI 48106
Phone: (313) 662-6857

The Bradley Method
Box 5224
Sherman Oaks, CA 91413
Phone: (800) 42-BIRTH

Two publications devoted to natural birth are:

Midwifery Today
P.O. Box 2672-223
Eugene, OR 97402
Phone: (800) 743-0974
(503) 344-7438
Fax: (503) 344-1422

Mothering
P.O. Box 1690
Santa Fe, NM 87504
Phone: (505) 984-8116
Fax: (505) 986-8335

## Medical Businessmen

American medicine has changed from its traditional role, and is now more commercialized than ever. One manifestation of this is that "What used to be hospital services became product lines."[6] The picture is far more serious than mere malpractice. Today, unnecessary surgery is a profit center for both doctors and hospitals who

merchandise operations of doubtful value. Diagnostic testing is not only prescribed for existing conditions, but because testing is both expensive and profitable. Prescription drugs are big business, and getting bigger.

Drug companies, for example, use the hard sell in promoting their products, advertising prescription drugs in *TV Guide* and other mass-market publications. These advertisements are designed to stimulate demand by persuading patients to ask their doctors for certain drugs by name.

One drug company "planted" a conference on pre-menstrual syndrome, manipulating presentations and questions to promote its product.[7] This is only one of the tactics used to sell medicine to people who don't need it.

Medicalization of normal human conditions has been used for years, and now is extreme. Few people today are old enough to remember that before 1930, few babies were born in hospitals. Around that time, doctors and hospitals became aware that there was more money to be made by persuading women that it was safer to deliver in hospitals, and it was easy to publish a few rigged medical "studies" to support this viewpoint.

Blood pressure normally gets higher with aging, but it's not necessarily dangerous. Drug companies that promote seminars on blood pressure therapy using their drugs don't see it this way, though, and maintain that prompt "treatment" of any elevated blood pressure is imperative.

Another tactic to get attention is to state that a large proportion of the population suffers from a particular disease. We have seen this number-juggling used by the AIDS lobby when the actual numbers weren't there. The trick is simply to expand the definition of the disease, therefore administratively spreading it to a greater number of people, as was done with AIDS in January, 1989, and January, 1991. This trick is common, and is used for other conditions as well.[8]

A variant of the number-juggling trick is to confuse the number of people who actually have a disease with the lifetime risk pro-

jected over an artificially long "lifetime." The commonly quoted "risk" of breast cancer for women is about one in ten, but this applies only to a 110-year "lifetime." The actual incidence for women under 50 is about 1 in 1,000.[9]

## Skepticism

We all suffer from sniffles and aches and pains at one time or another. These are normal, in the sense that they're usually not symptoms of serious disease, and soon cure themselves. However, many people with commercial interests, including media people who make money from sensationalizing news, promote various symptoms and even lack of symptoms as something very serious, requiring immediate treatment.

While there is consensus among doctors that excessive cholesterol in the blood can cause strokes, heart problems, etc., there are other claims that are poorly supported or even unfounded. Media people some years ago widely promoted a half-baked conclusion that the type of fat in butter was much more dangerous than that found in margarine. The same thing happened with eggs. More recently, other studies stated that neither eggs nor butter are particularly dangerous.

Normally, a single scientific or medical study doesn't prove anything by itself. Normal practice is to repeat the study to see if the new results confirm those of the first study, and often they don't quite match. At times, the first study is inadequate, lacking a control group or depending on too small of a sample. Only by this system of replication and careful verification can we establish new knowledge.

Taking one uncorroborated study and treating it as established fact is a common technique of sensationalizing science. Tabloids found near supermarket check outs are common offenders, because of their frenzied competition for audiences. However, other and more mainstream publications are guilty of the same sloppy reporting at times.

This is why you should always be skeptical of medical "facts," and always avoid jumping to conclusions when you read of a new "disease" or "syndrome" that might apply to you. One woman, told that she had a uterine tumor, sought a second opinion and discovered that the reason she'd stopped menstruating and had cramps was that she was pregnant!

We're all familiar with "cancer-causing" chemicals that allegedly contaminate our food, as well as almost everything we use or touch. The truth about these dangers is that, in massive doses, they'll cause cancer in mice or other experimental animals. However, you'd have to eat or drink an unrealistic amount of the food product yourself to be at risk.

You'll save yourself a lot of worry and aggravation, as well as money, by not taking faddish health risks too seriously. The odds are that you're in better health than you think, even if medical tests paint a pejorative picture.

## Notes:

1. *And The Band Played On*, Shilts, Randy, NY, St. Martin's Press, 1987, pp. 238, 309, 410.
2. *Disease Mongers*, Payer, Lynn, NY, John Wiley & Sons, p. 91.
3. Fisher, Marc, East German Athletes Fed Steroids For Years, *The Washington Post*, September 7, 1991.
4. *Cause Of Death*, Wecht, Cyril, M. D., J. D., NY, Onyx Books, 1994, pp. 146-147.
5. *Ibid.*, pp. 148-149.
6. *Disease Mongers*, p. x.
7. *Ibid.*, pp. 89-90.
8. *Ibid.*
9. *Ibid.*, pp. 96.

# Chapter Ten
# Telephone Tactics

The telephone has not only made important changes in our lives, but it's changed from a crude instrument that required manual operation to today's automated electronic wonder. Within our lifetimes, our way of using the telephone has changed drastically, and we've had to revise our way of thinking about electronic communication to avoid being victimized by it.

A new service is "Caller I.D." This device displays the caller's name and number so that you know who's calling you before you answer. At the same time, there is a way of blocking transmission of your number by punching "*67" on a touch-tone phone. Those with unlisted numbers also do not register on a Caller I.D. Depending on the brand of Caller I.D. display, the call will register as "Blocked Call" or "Private Call." Of course, the Caller I.D. subscriber is still not obliged to answer without knowing who's calling.

There was a firestorm during the debates that preceded the introduction of Caller I.D. in various states, because many telemarketing firms did not want potential audiences to know who was calling them. One lame excuse often used by these partisans was that abused women calling their husbands from shelters would have their locations revealed by Caller I.D. Another excuse was that Caller I.D. violated the privacy of the person wishing to make anonymous telephone calls!

Not everyone knows this, but calls to "911" get traced automatically. Police and fire department operators see the calling number's address and name on a screen, and with some types of emergency dispatch consoles, the calling number's police record

also appears. This allows the dispatcher to inform the responding officer if there have been previous police responses to that address, and any other data of significance. It can be important to an officer to know, for example, when responding to a domestic violence call, that there have been death threats at that address previously, or that one of the residents had attacked another with weapons.

Certain types of businesses use Caller I.D. for security reasons. A pizza or chicken restaurant that provides take-out and delivery service can use Caller I.D. to determine if the call is actually coming from the address provided by the caller. This can help prevent set-ups to rob the driver. Likewise with a taxi service, which has to be very conscious of the security of its drivers.

Today, anyone thinking of telephone harassment has to be careful. With Caller I.D., the caller's name and number appears on an electronic display. Even without Caller I.D., you can have the telephone company trace an annoying caller by punching in "*57" after the caller disconnects, and the telephone company will forward this information to its security department for possible prosecution.

## Portable Phones

We also have to be careful when using wireless or portable phones. This encompasses a wide variety of telephones, including portable, mobile, cellular, and ship-to-shore telephones. You should not say anything over a wireless phone that you would not want printed on the front page of the *National Enquirer*. Cellular phone calls of Dan Quayle, Britain's Princess Diana, and Prince Charles have been taped and transcripts printed in the yellow press.[1]

Even if you're not doing anything illegal, avoid discussing personal subjects on wireless portable phones, because literally anybody might be listening. If you'd be embarrassed discussing your hemorrhoids on a TV talk show, don't discuss them on your portable or cellular phone. Be extremely careful if discussing anything illegal. One drug dealer in Missouri was arrested because

neighbors overheard him making deals on his portable phone, and notified police.

Telephone lines are also used for fax transmissions, and your faxes may not be as safe as you think they are. Kings Security International (P.O. Box 41294, Fayetteville, NC 28309-1924, Phone: (910) 868-5234, Fax: (910) 868-2261) produces "FAXSNIFF," a fax intercept system that intercepts and stores fax transmissions, those from a cellular phone, landlines, and audio recordings. The FAXSNIFF is essentially a laptop computer reconfigured to capture fax transmissions, and operates in a Windows format.

## Cellular Phones

Cellular phones offer tremendous convenience, but at a price. Cellular telephone carriers, such as Cellular One and U.S. West Cellular, offer packages that allow a certain number of "free" minutes each month. Extra charges average around 40 cents per minute during business hours, and twenty cents per minute during off-hours.

Cellular phone calls are even more open to tracing than hard wire calls. Every cellular telephone has its unique identifying number, to allow the telephone company to bill the correct party. The cellular phone automatically sends this number out over the air to the nearest relay station each time it's activated. Each local or toll call you make is listed on your bill, with time of day, called number, and duration of the call.

Curtis Electro Devices (4345 Pacific Street, Rocklin, CA 95677. Phone: (800) 332-2790, Fax: (916) 632-0636) produces a "Cellular phone ESN (Electronic Serial Number) Reader." This portable device detects the cellular phone number, called number, and ESN of a particular cel-phone. The company's advertisement states "For Law Enforcement Only," but other manufacturers may not be as discriminating. An electronic whiz can also build one from parts.

Eavesdropping devices have found their way into unscrupulous hands from Day One.

Law enforcement officers wishing to monitor a cel-phone conversation can use the Cellular Technology CT-100A/T Monitor. This device detects a cellular phone's "Mobile Identification Number," which enables it to follow the cellular phone as it hands off to each cellular transmitter station. By contrast, a scanner can only tune in to one channel, and when a particular cellular phone moves out of range and hooks up with another station, the scanner loses it. The CT-100 is more convenient than a reprogrammed cellular phone normally used for intercepts. This is for sale only to law enforcement agencies, and is produced by: Cellular Technology, 360 Connecticut Avenue, Suite 285, Norwalk, CT 06854. Phone: (800) 215-2261. Fax: (203) 461-9696.

Those who remember watching the widely televised slow-speed "chase" of O.J. Simpson on Los Angeles' freeways may have wondered how the police knew his location. Simpson was using his cellular phone at the time, and radio triangulation techniques provided his position.

In Italy, one airline passenger who was late for his flight tried to delay it by calling in a bomb threat from his cellular phone on his way to the Rome airport. Between his call and his arrival at the terminal, police were able to obtain his identity from the cellular telephone service, and arrested him upon arrival.

We can expect to see more of this in the future. The National Emergency Number Association and other groups have urged the Federal Communications Commission to require cellular telephone providers to set up a way to locate mobile callers. The FCC has already taken action to set up rules requiring this.

The main reason is convenience for public safety agencies. A stranded or injured motorist calling for help, for example, could be quickly located with radio-triangulation equipment. Police agencies, of course, would benefit by knowing locations of cellular phones used in crime. One such situation took place when Sidney Reso, president of Exxon Corporation, was kidnapped for ransom on

April 29, 1992. His kidnappers used both pay telephones and a cellular telephone, making it impossible for the FBI to find them with then existing systems.

In the future, we can expect more criminals using stolen cellular telephones to avoid having calls traced to them. This makes law enforcement agencies eager to have techniques of tracing mobile calls in real-time.

While today, every call leaves a trail, and can be attributed to a particular cellular telephone, existing equipment doesn't provide the location of the cellular phone during the call. There are two basic techniques for locating a mobile radio phone. One is Time-Difference of Arrival (TDOA), which uses the difference between reception of the signal at three or more base stations to fix the location of the transmitter. The other technique is Direction of Arrival (DOA), which plots the direction from which the signal comes at two or more stations. Laying out these vectors on a map gives the location where they intersect.[2]

One system, called "Micro-Lock," is undergoing testing and evaluation in West Virginia. This system promises precise location to within one meter. When this or another system is adopted nationwide, it will be possible for authorities to locate any cellular phone caller as soon as the call connects.

## Unlisted Numbers

Some people choose to pay extra for unlisted numbers. However, they may not realize that their phone number may be available from other sources. Employment records, voter registration lists, and other documents often carry the individual's telephone number. In addition, there is a legal way of finding out a person's unlisted number.

This method uses a pretext to entice the person to call you collect. You accept the charges, and when your bill arrives the caller's number will be listed with the charge.

## Telemarketers

Telemarketers have become persistent pests during this decade, and many people have found themselves besieged by these annoying commercial telephone callers. Often, a sales call rings when you're sitting down to dinner, because phone sales personnel know that the dinner hour is a good time to catch people at home. Another particularly inconvenient time to receive a sales call is when you're in the bathroom.

Not everyone gets the same treatment, however. Telepests, like other mass marketers, rely heavily on selective targeting to avoid wasting time on poor prospects, and market research bureaus furnish lists based on economic status and ZIP codes. Just as an insurance company may "red-line" you, refusing you insurance because you live in a depressed area, televermin salespeople may ignore you because your neighborhood isn't upscale enough.

If you live in a posh section of town, you'll be plagued both by junk mail and annoying calls from teleslimes. However, if you live in a mobile home in a park populated mostly by retired persons, your area is economically "down" in the eyes of market researchers, and you'll hardly hear from telescumbags.

Defending yourself against these pests can take many forms, and some people practice layered defense, combining two or more methods. The simplest way is just to hang up on a telejerk, interrupting his sales pitch and disconnecting him.

Some people pay extra charges to the telephone company, believing that not having their number published will protect them from unwanted calls. This was never quite true, and today it's especially not true. The reason is that some companies use computers with sequential dialers, calling every number progressively and in sequence, so that nobody's phone gets skipped. Often, these computers also use recorded sales talks, thereby eliminating the need to pay a human operator. Fortunately, some states have outlawed recorded sales pitches.

The telephone answering machine is excellent for screening calls, allowing you to hear who's calling before you pick up the handset. As a bonus, it's also a partial defense against burglary. An old trick among burglars was to telephone the intended victim's home before breaking and entering, to make sure that it was unoccupied. Today, with many millions of people using their answering machines for call screening, a burglar can never be sure that the home he calls is truly unoccupied, because many people simply will not answer the phone unless they recognize the caller's voice.

Using Caller I.D. with an answering machine permits layering your defenses. First, look at the Caller I.D. display to see if you know the caller. If you do not, or if the display informs you that the call is being "blocked," let the answering machine pick up while you listen. Unfortunately, even this two-layered system doesn't always work, and it's likely to become less effective as time goes on.

The reason is that Caller I.D. is not available for out-of-area calls. These register as "out of area" on your Caller I.D. display. Many telesalespests have their "boiler room" in one city, and call all over the country using Wide Area Telephone Service (WATS) lines, both to obtain more coverage and to disguise the nature of the call. If you receive a lot of "out of area" calls, you may find it tedious to wait for the answering machine to screen every such call. You'll have to use another set of countermeasures.

Time is the telegoon's most valuable commodity. You can strike back effectively by forcing him to waste more of his time than he's taken from you. Hanging up, slamming the phone down, or blowing a loud whistle into the phone doesn't waste much of his time. Instead, he dials the next number on his list. However, there are several cruel ways in which you can steal more of his time than he's stealing from you.

The first and simplest is to tell the caller to hold while you go answer the door. Eventually, he'll disconnect and you'll hear the loud "BUZZ-BUZZ" sound of an open line, your cue to hang up your handset.

Another way is to say yes to whatever he's selling, giving him a false name and address. This also works for computerized sales calls, and takes only a couple of minutes of your time. The result is that the company will ship merchandise to a nonexistent person, have to pay for return freight, and pay for all the paperwork involved.

You can get a bonus from this situation by preparing ahead of time. Place a short list with the names and addresses of people you dislike by your phone for use when a sales call comes in. This lets you kill two birds with one stone, causing annoyances to both the sales organization and the person you dislike.

If the telepest wants you to pay by credit card, recite a false number to him. When he informs you that the number doesn't register on his computer, tell him that his equipment must be out of order, and to call you back when he gets it fixed. Another tactic is to tell him to call you back at another number where you'll be that evening. Of course, give him the number of the local Better Business Bureau, police station or mental hospital.

The telephone can be a help or a hindrance to you. If you live in the wrong area, it can be more of a problem than a help. This is why you have to adapt to the particular situation, and use the equipment you have wisely so that it works for you instead of against you.

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# Chapter 11
# Street Smarts At Work

Americans are caught in an employment crunch. On one hand, good jobs are becoming more scarce. On the other, existing jobs are more difficult, and lower-paid than before, in terms of real dollars adjusted for inflation. The only certainty is that it's not going to get any better.

## Planning For A Grim Future

This is an important point. Many good jobs, as well as lower-level ones, have disappeared, either abolished or exported by companies seeking higher profits. Between summer, 1990, and summer, 1992, 1.8 million non-farm jobs disappeared.[1]

Forty-nine percent of the vanished jobs in the transportation industry, for example, were supervisory ones. Middle-managers are feeling the bite as well. Meanwhile, the officially listed number of jobs increased, but most were low-paying ones, such as hamburger flipper.

The net result is that many people who formerly held what they considered to be good, well-paying jobs, have had to settle for less, much less. "Junk jobs for chump change" has become both a popular expression and a way of life for many Americans. This phenomenon, ignored by the government and especially by politicians seeking re-election on the basis that they "created jobs" for their constituents, is the "hidden depression."

We see this in reports of average earnings, after adjustment for inflation. The average weekly earning for a non-supervisory

employee fell from $261 per week, in July 1990, to $255 per week two years later.[2]

## The "Kleenex Employee"

The working drone, treated like a slave, soon realizes that he's a throw-away, a "Kleenex employee," to be discarded after he's served his purpose or the moment it's expedient or convenient. If you're a Kleenex employee, it quickly becomes obvious to you.

You and fellow employees notice that your employer is progressively eliminating high-salaried workers, such as yourself, and replacing them with entry-level people earning half or a third of what you make. If you face this sort of situation, you know the feeling of being whip-sawed — knowing that someone else will soon be on his way out the door, forcing you and other employees to pick up his share of the work. You are one of those provisional survivors that management consultant Dale Dauten characterizes as "Gaunt, but not forgotten."[3]

You also have the nagging feeling that you have to work even harder to prove your value to your employer so that you're not the next victim. Meanwhile, your fellow Kleenex employees are in the same bind, competing with you for a decreasing number of jobs.

You don't need official or quasi-official statistics to see the hidden depression at work. Ask your relatives, friends, and neighbors. The former airline employee, who had earned $14 per hour and many benefits, is now working for an air-freight company which pays $8 per hour and offers fewer benefits. The ex-trucker who lost his $20-per-hour job had to accept a warehouse position paying half that amount to put bread on the table. Count the number of people you know who changed jobs recently, and note whether they traded up, or traded down.

Official unemployment rates include only those who are collecting unemployment benefits or who are registered with state employment agencies. Considering the run-around that job-seekers receive from state employment agencies, it's understandable that

many don't keep returning. One 1992 estimate was that an additional 1.1 million "discouraged workers" were not on the rolls, having given up the search after their benefits expired.[4]

As a wage slave, the odds are that you're being cruelly exploited. If you're not exploited now, you soon may be, as companies continue to downsize, eliminating employees and piling their workloads on fewer remaining workers. Downsizing is a modern economic version of the ancient Roman Empire's practice of "decimation," executing every tenth person. The modern version isn't designed for punishment, but for economic gains — to save on salaries and to provide the survivors with an incentive to work harder.

Despite articles planted in the media by public-relations departments of companies that claim to provide assistance in finding new employment for their rejects, most employees caught in this process find the outcome is short and vicious. One article in *USA Today* states it simply: "Layoffs reflect lean, mean times in the corporate world, with an emphasis on mean. Cuts are quick and brutal, with little or no severance and no help in finding a new job."[5]

Down-sizing is often sudden and tactless. One sales manager, cited by Dale Dauten in his weekly syndicated business column, received a call on his car phone to report to his company's personnel office. He was told that he was "being entered into the Mobility Pool for decruitment." This is an example of "clown-sizing," according to Dauten.[6]

Other employees in key positions have taken steps to ensure that, if they become downsizing casualties, the company will be in a world of hurt. For computer technicians, the "logic bomb" is one way. One employee programmed his company's computer so that, if ever his name was missing from the payroll account, the entire memory would erase.

Another put a timed logic bomb with a fail-safe feature into the programming. If he didn't punch in a code word every 30 days, the computer would erase both its program and database. The company

did terminate this employee, and company officials were horrified to find millions of dollars' worth of data erased.[7]

## Working Conditions

We spend about one-third of our lives at work, and many of us feel we don't get as much out of it as we deserve. While there's bound to be some disagreement between employer and employee over the value of the employee's services, some things are pretty clear.

1. If you're an employee, or "wage slave," chances are you're not going to get a fair shake in the long run. For example, your employer expects two weeks' notice if you find another job. However, when it comes time for layoffs, you're lucky to get two minutes to clean out your desk. Some employers are so distrustful of the employees they've just canned that they assign a security guard to escort them off the premises.
2. When you apply for employment, employers expect you to list your life history on the employment application, and some companies demand that you submit to urine testing and psychological testing to ensure that you're the right person for them. However, you do not get the opportunity to subject the prospective employer to the same scrutiny.
3. The government today aids and abets unfair working conditions. While "affirmative action" laws were originally designed to prevent ethnic discrimination in the workplace, today they make it very hard for your employer to dismiss an employee for incompetence or laziness if the employee is a member of an ethnic minority. If you're not an ethnic type, your employer can make strict demands on you, and increase your workload as much as he wishes, and you have no recourse and no choice but to obey. The net result is that while you beat your brains out to hold on to your job, an ethnic type earning the same as you can coast through his career, protected from the consequences of his incompetence or sloth.

You also may become aware of another double standard, this one relating to ethical behavior. One employee of a New York commercial bank read the booklet on employee banking ethics he'd received from the personnel office when he was hired. Among other points, it prohibited discussing the bank's business, or information about any account, outside the bank and/or using such information for personal profit. He thought it odd, because it was common knowledge that bank and brokerage executives routinely used their "inside information" for personal profit.[8]

## Morale

Complaining about pay or working conditions doesn't help. Employers fundamentally don't care, except when an overwrought employee shoots up the workplace. One supervisor's handbook advises: "Salary complaints should be handled the same way as any other employee complaints. Let the grumbler talk...There is a good chance that the employee will 'cool down' in a week."[9]

In other words, employees' rights and privacy are irrelevant. During the last decade, employee privacy rights have been steadily destroyed. Workplace urine testing is common, to weed out those who use drugs, including tobacco, even off-duty. Some major companies, such as Lockheed, have announced policies of not hiring smokers at all.[10]

E-mail, used to send messages within and without the workplace, is a happy hunting ground for company snoops. The Electronic Communications Privacy Act of 1986 does not cover workplace eavesdropping.[11] Although your boss may feel that he's got the right to monitor your e-mail or your telephone extension to uncover disloyalty such as transmitting his company's secrets to a competitor as in the Borland International case, there's more at stake than mere corporate security. To uncover illicit transactions, your boss has to listen in to many, many other communications, including conversations with your wife or friends.

Arguing with the boss is always a losing effort. Even when the issue strikes at the employee's vital interests, a bitter argument can have severe repercussions later, because an employer's good references are helpful in finding other employment. It's necessary to suffer in silence, unless you're willing to take the consequences.

Some not-yet-downsized workers reported morale was at an all-time low, with employees "at each other's throats."[12] The emotional strain has put stress on families, dissolved already weak marriages, and generally left everyone involved very unhappy and anxious. Anticipating the next decimation isn't a happy prospect, because you know that either you or one of your fellow expendable employees will be on the street soon. Management-labor relations become very tense.

This sometimes happens because some supervisors get too far into the spirit of treating their subordinates as expendable. They treat them worse than peons, displaying demeaning and abusive attitudes towards them. In extreme cases, corporate brutality has led to workplace violence, with downsized employees returning to wreak vengeance on former supervisors.

## Workplace Violence and Security

"Workplace violence" is a trendy topic today, and the few instances of workplace shootings by a disgruntled employee receive national headlines. However, federal statistics show that only 59 out of a labor force of over 120 million were killed on the job by fellow employees or ex-employees in 1993.[13]

Another study found that, during 1992, only 87 of the 1,004 murders in the workplace were committed by disgruntled employees. The rest occurred as a result of armed robberies at restaurants, stores, or in taxis.[14]

However, the media, including the professional security media, continue to harp on and emphasize workplace violence, neglecting the obvious point that workplace violence was much more widespread and much more deadly during the era of massive labor

unrest during the last century. Even during the 20th century, employers would call out "strikebreakers," more aptly named "headbreakers," to rough up striking employees. Many injuries and deaths resulted from strikes and related violence.

The reason for hyping workplace violence today is similar to the government's hyping the "war on drugs." The word is "control." The threat of workplace violence is used to justify increased scrutiny of employees and prospective employees. There even exists a pop-psych "profile" of the typical dangerous worker: male, between 25 and 45, and a "loner." The dangerous worker is also a gun hobbyist, according to this profile. This profile plays right into the hands of the control freaks among employers, justifying psychological testing and other intrusions into employees' privacy.

Protecting yourself against unwarranted intrusion is difficult, but still possible despite the widespread acceptance of urine testing in the workplace. You may have to accept urine and psychological testing to get a job, but once on the job, you may have other choices. You can demand from your employer written justification of his need to have you tested. If he claims that you fit a certain "profile," consult an attorney noted for nastiness towards employers. You may be able to sue for big bucks.

## Can You Sue?

Anyone can see a lawyer about filing a lawsuit. Eventual success is far less certain, and it's important to assess your chances before suing anyone for any reason. It's one thing to sue a motorist's insurance company for sheet-metal damage in a clear-cut case. It's another to sue a large corporation over an intangible issue that is hard to pin down, and harder to prove.

The basic rules in American lawsuits are:

1. The side with the better lawyer has a better chance of winning. Presenting the case and arguing it effectively before a judge or jury is more influential than being "right."

2. The side with more staying power has a better chance of collecting. The side with greater resources can file appeal after appeal, and wait for the other party to die, move away, run out of money, or simply lose interest. In fact, some very rich people, and some companies, purposely appeal every case as far as each will go, to develop a reputation of being hard to deal with, and therefore to deter lawsuits.

## Sexual Harassment

Today, being accused of sexual harassment is like being accused of child molestation; you're guilty until you prove yourself innocent, and even then mud will still stick to you. One employee found that he didn't even have to use profanity to be accused of sexual harassment.

As related by Dale Dauten, noted business columnist, "Billy" found himself accused of sexual harassment by a woman who quit precipitously, saying that she "couldn't take it anymore." She claimed that Billy had been harassing her, and when Billy explained to his boss that all he'd said to her was to compliment her on a new dress, his boss refused to accept his explanation. A fellow worker (female) later pieced together what had really happened.

The woman had worn her new dress because she'd had a job interview at another company. After accepting the new job, she had to find a way to quit without compromising herself or her last paycheck, and decided to dream up the charge against Billy.[15]

This incident teaches several lessons. There are corporate booby-traps out there, and even on your best behavior, you may not avoid them all. Be ready for anything, and watch your back.

## Employee Assistance Programs: Pitfalls

Many modern companies and government agencies have "Employee Assistance Programs" (EAP) , ostensibly created for the purpose set out in the title. Individuals are becoming burned out by

job stress, and modern companies see a need for capping health-care costs and worker's compensation premiums by offering extra help to their hired help.[16]

In theory, an employee with a personal problem such as depression, alcohol or drug dependency, or work-related problems, can go to the EAP and obtain counseling or other forms of assistance. In practice, there's a very dark side to this, and few employees are aware of it when they naively confess their troubles to someone at the EAP. There's a very real danger that the EAP, part of the personnel department, in fact, if not on the organizational chart, serves to determine who gets promoted and who gets chopped in the next layoff.

Police officers, for example, are very reluctant to seek help from their agency's psychologist, because of concern that what they disclose will reach their supervisors. A September, 1995, *Investigative Reports* program on A&E Network dealing with police suicides brought out that what officers tell their department psychologist often reaches the ears of their supervisors, and cited several cases in which New York City police officers regretted having been candid with police shrinks. This problem is not confined to police officers. Actually, any employee who seeks help for a personal problem within company channels must face the stark fact that the counselor is working for the company, not the employee.

Ethics do enter into this. One state Employee Assistance Program presents a "Privacy Notice" to each employee seeking assistance. The Privacy Notice promises confidentiality, but notes that "In some cases, we may have to make reports to authorities due to requirements of the law." The Privacy Notice lists the situations which will result in breaches of the confidential relationship:

a) Child abuse or neglect.
b) Abuse or neglect of a vulnerable adult.
c) Abuse or violations by other licensed health professionals or regulated individuals.

d) Behavior that could be a threat to one's life or the life of another person.
e) Upon receipt of a court order.

Anyone reading such a notice should be aware that the confidential relationship isn't worth much. A person seeking counseling for depression and admitting to having considered suicide gives the counselor grounds for blowing the confidential relationship wide open. The wording, "Behavior that could be a threat to one's life..." allows a tremendous amount of latitude.

You may be unaware of how cleverly a counselor can elicit a damaging admission from you by using subtle and indirect means. Even if you do not bring up the topic of danger to anyone's life, some deft questioning could draw out an answer that could be used against you:

"Since your wife left you, have you thought of killing yourself?"

"Has anyone in your family committed suicide?"

"Have you ever gotten so drunk you would have been dangerous behind the wheel?"

"When your supervisor irritates you, do you ever think of striking him?"

"Did you ever strike your child?"

"Did you ever think of striking your child?"

"Have you ever wanted to kill someone?"

"Do you own any guns?"

The wrong answers to one or more of these questions can land you in a lot of hot water with your employer, and may even result in your being fired. Today, it doesn't take much to build up a picture of your being a threat to your employer or fellow employees.

A similarly worded set of questions regarding your children can elicit answers that can be used against you. Asking if you give your children their baths is loaded, because the next question can be whether you wash their genitals. As there is no clearly established age at which children are able to wash themselves, your answers

can be construed to show that you have sex play with your children under the guise of giving them their baths.

The bottom line is crystal-clear: If you feel you need counseling or any sort of help, don't try to get it at work. Seek a private psychologist or doctor.

## Taking Employee Perks

At this point, you may be exasperated, and feel that your employer is not returning the loyalty you gave him for many years. As we'll see repeatedly, between employer and employee, loyalty is not a two-way street. Your boss may be a mentor and father-figure as an employer, but you are merely a unit of production to his boss, a totally expendable production-line cipher.

Furthermore, there are increasing signs in the workplace that your boss doesn't trust you. Not only are there guards at the exits, but telephones and computer terminals are monitored, ostensibly to keep track of employee production, but also as pipelines into private correspondence. Some businesses place "Stealth Security and Asset Tracking Tags" on pieces of equipment in your office. These tags are thin, business-card shaped electronic devices that activate an alarm when they pass through special electronic gates at exits. These are very much like the tags put on items in department stores as countermeasures against shoplifting. Some employers make extensive use of company spies and undercover agents, even though this depresses morale.

With employee morale down in the cellar, apathy sometimes sets in, with employees no longer caring about their jobs because of the fatalistic realization that they're doomed. Some steal the employer's time by taking excessively long breaks, or use the employer's telephone for personal calls. According to one authority, "There are as many ways to steal from an employer as there are kinds of businesses."[17]

This is when you begin thinking of creating your own fringe benefits. This is the constructive approach, compared with work-

place violence that is counterproductive because it's so unprofitable. Learning to work the angles as a way of getting back what's rightfully yours is worthwhile because it's profitable. Many employees have done this successfully.

The ethics of acquiring unofficial perks on the job are clear. Common experience shows the low-level employee that everybody's doing it, and that the biggest perk-gatherers are the employers themselves. Another point is that the cruelly overworked and underpaid employee is merely taking what's rightfully his.[18]

One group of underpaid paralegals burdened with heavy workloads worked out a way to supplement their incomes, taking advantage of their employer's laziness. Their law firm specialized in personal injury cases, and a small proportion of their clients became "MIAs," Missing In Action. These were plaintiffs who had broken off contact with the law firm because they had died, moved away, or simply lost interest in pursuing litigation. Insurance companies were trying to settle the cases one way or another, but the firm could not do so without authorization from these missing clients. The paralegals were able to forge their clients' signatures, collect the settlements, pay off the doctors and lawyers involved, and divide the remainder among themselves.[19]

Lucien, an underpaid shipping clerk for a manufacturer of sewing notions, resented both his substandard pay and loudmouthed, abusive supervisor. He'd noticed that inventory control was so poor that it was practically nonexistent. During breaks, he'd go out to the parking lot for a smoke, always with a box of folding scissors, tape measures, or sewing machine needles in his pocket. He'd sit in his car smoking, while slipping the purloined goods under the seat. He'd pass the material to his wife, who would sell them to fellow employees at the paper-cup factory where she worked.[20]

You, too, can profit from your job by supplementing your income at your employer's expense. One good reason is to build a nest egg. The hard fact is that the best time to begin thinking about your retirement is before your boss does. If you do, you'll be

following a common survival pattern. According to one anonymous survey, employees with their eyes on the door take eight times as much in unofficial "fringe benefits" as those planning to remain.[21]

As an insider, you have legitimate access to much more property than a visitor or customer. This both makes it easier to steal and reduces the chances of getting caught. For example, a bank robber runs terrible risks for little reward, but the bank vice-president who siphons from customer accounts for years often gets away with it. As an insider, you know how the system works, and what targets are both most vulnerable and most profitable. This is why, as employers have known for years, employee thefts are more costly than losses from shoplifters, robbers, and burglars.

Some supervisors share in their employees' take-homes, reasonably viewing them as perks of the job. One hotel chef and his staff regularly took home leftover food at the end of each work-day, because this hotel dining room would not, on principle, serve leftovers to guests. The hotel management lost nothing, because otherwise the day's leftovers would have gone into the dumpster.[22]

## Built-in Perks of the Job

Some jobs have built-in perks, or opportunities wide open to exploitation. Doctors, for example, can earn thousands of dollars a year under the table through kick-backs. The family practitioner has an agreement with a specialist, who "kicks back" a part of his exorbitant fee for each referral. Cash payments, of course, are tax-free.

Purchasing agents are notorious for collecting kick-backs from vendors. The gratuity can range from a free lunch to a car or boat, depending on the value of the contract awarded. Again, these gratuities never appear on the purchasing agent's tax return.

## Self-employment

Obviously, the best bet for fair treatment at work is to work for yourself. We are programmed to believe, however, that security lies

in finding employment with a major company, working diligently and honestly, and collecting the rewards for our honest efforts. As we've seen, this is a myth.

If you work for yourself, no single person can destroy your economic future by firing you. With many customers, you have insulation against your entire income vanishing at one blow. You also have a deciding vote in setting your working conditions, including the number of hours you devote to earning a living.

Part of the joy of self-employment is that you can keep more of what you earn for yourself. Let's look at a few techniques you can use to maximize your retained income.

## Skimming Cash

If a proportion of your business is for cash, you can divert part of it straight into your pocket if you're discreet. The key word here is "discreet." You don't want to skim so much that it becomes obvious and invites inspection by the IRS.

## Trade-outs

Trade-outs are barter arrangements in which you provide goods or services in exchange for other goods or services. If you can do these "off the books," you can avoid paying taxes on them. Otherwise, the IRS will insist that you pay taxes based upon the "fair market value" of the goods or services.

## Checks and Deposit Slips

An age-old method that still works is to take part of a deposited check in cash by filling in the appropriate line on your deposit slip. That way, you can receive a check for $400 worth of plumbing work, get a cash return of $100, and enter it on your books as $300, supported by your deposit ticket.

Note that this only works with accounts that do not turn in Form 1099s to the IRS. If you try this with commercial accounts, you'll end up with a discrepancy between reported income on your books and the total the government gets from its Form 1099s.

A quick and expedient way of making use of a check without leaving an obvious paper trail is to cash it instead of depositing it in your account. While this still will appear in the account of the person who gives you the check, it's not in your account. When cashing a check at a bank, you usually have to have an account there, with enough on deposit to cover the check's value. The teller will write your account number on the check, but it won't appear in the permanent record of your account. You can make the trail harder to follow by cashing the check against a personal account at another bank. An investigator would have to track all accounts of all of your business contacts to follow up adequately on this type of transaction.

A better way is using it to pay for some goods and services you buy. This type of transaction works only with a vendor who knows you well, and is willing to accept your third-party checks. The usefulness of this method is very limited. Also, do not try to pay all your bills in cash to avoid having a credit card or checking account. That sort of behavior stands out like a red flag today.

In the next chapter, we'll look at ways to earn extra income, without working and without coming to the notice of the Internal Revenue Service.

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# Chapter Twelve
# Earning Untraceable Income

There are still ways of obtaining untraceable income, and as our technological society becomes more complex, more ways will appear. One method takes advantage of 20th century mass-marketing techniques.

## Rebates

Many manufactured items today come with rebate coupons, which you send to the manufacturer to obtain a partial refund of purchase price, or rebate. Some are worthwhile, but others are stupid. For example, if you use a 32¢ stamp to send in a coupon that gets you 25¢ back on a tube of toothpaste, you're the loser. On the other hand, a big-ticket item, such as a computer, which you can legitimately deduct if it's a business expense, often has a big rebate coupon attached to it. You save the receipt for your tax return, send in the rebate coupon, and when the check arrives, cash it. That's right — cash it. Do not deposit it, or it will leave a paper trail.

One problem with rebate coupons is that many specify that you must send in the original receipt with them, to prevent dishonest customers from making multiple copies of their receipts, sending them in with separate rebate coupons, and getting multiple rebates for one purchase. The solution is simple; make a copy of the receipt for the IRS and send the original with the rebate coupon. The IRS accepts photocopies, unless there are too many.

## Merchandise Returns

Mass merchandisers such as "discount" and "warehouse" stores are fertile fields for reaping untraceable income. Don't let your conscience bother you about this. Mass merchandisers specialize in dishonesty. One outstanding example is the advertised sale item that is out of stock even though you arrive at the minute the store opens on the first day of the "sale." These operators count on a percentage of people being so frustrated that they buy a higher-priced, similar item against their better judgment.

One way of gaining extra (and totally untraceable) income is to take advantage of situations where you have to return merchandise. Modern mass-marketing outlets usually have 30-day return policies, taking back merchandise and refunding customers' money "no questions asked." This offers you several opportunities for extra and untraceable income. Let's look at a couple of examples.

You buy a computer for your office. The machine is a typical mass-merchandising offering, a "bundled" unit. Bundled units have everything you need to start as soon as you plug them in and turn on the switch, including monitor, keyboard, printer, and pre-loaded programs. When you set it up you discover that it's unsatisfactory for some reason, and decide to repack it carefully and return it for a refund. Before you unplug it, though, you copy all of the machine's programs from its hard disk onto your floppies. It's not really stealing, merely compensation for your time and trouble. In effect, you have obtained for free several programs that probably would have cost you several hundred dollars if you'd bought them at retail. As nobody knows you appropriated copies of these programs at no cost to yourself, it's like receiving several hundreds of dollars of extra, untraceable income.

A mass-market outlet misrepresents its merchandise in its advertisements.[1] You buy a vacuum cleaner, for example, that doesn't do what the advertiser says it does, and you have to return it. Before doing so, you clean as much of your home as possible with it, and keep the extra bags and accessories packed with the

machine. The harried, underpaid clerks are unlikely to notice that the merchandise you've returned for refund is incomplete, and you've got an extra set of accessories for your next machine.

The next method is frankly dishonest, and for use only when a mass merchandiser has already cheated you. In effect, it's a free rental. If you want to rent a TV or VCR, for example, seek out a mass merchandiser with the longest return period, for example 30 days, for a full refund. You buy the unit, use it for 30 days, then return it for a refund. This is especially useful if you need a high-dollar item for a very short time. Let's say you want a high-dollar camera or videocam to take on vacation. You buy it, and return it when you come back. The result is that you've obtained a free rental.

## Store Coupons

As you know from shopping in supermarkets, they often use the same tactics as discount stores, only more blatantly. Not only are advertised "sale" items out of stock, but they mark up other items to make up the lower profit they earn on sale items they do have in stock. Another trick they use is to set the computer scanner to charge a higher price than marked. Granted, computers and the people who program them aren't perfect, but isn't it funny how every error is in the store's favor? Taking advantage of them is simply leveling the playing field.

Don't do anything stupid, such as shoplifting. Hidden video-surveillance cameras make this dangerous today, especially because the evidence is on tape. Instead, beat them at their own game, and use extra coupons to knock several dollars off your grocery bill.

Pick the busiest day of the week to do your shopping, and shop just before shift change, when check-out clerks are weary from the day's grind and thinking mainly of going home. Fill your basket with items you genuinely need, including several for which you have store coupons clipped from the newspaper. Throw in a few coupons for items you haven't bought. Pick the slowest, busiest line

with the fullest shopping carts, because the clerk will be overwhelmed and less alert. The odds are that the clerk will give you credit for all of the coupons without checking that you actually bought each of the items.

If the clerk points out that you did not buy a certain coupon item, just shrug your shoulders. This is an "error" anyone could make, and you run absolutely no risk of prosecution for shoplifting.

## Petty Cash Revenue Enhancement

Petty cash offers many opportunities for extra income to the alert enterpriser. Big businessmen constantly fudge expense accounts, big-time. Examples are the corporate jet used to take Mr. Bigshot's family on vacation, and the posh private resort used for business "conferences" and "seminars." A small-business owner can get his share, as well. Here are some ways to obtain personal profit from petty cash if you operate an above ground small business.

If you use your personal vehicle on company business, compensate yourself at a reasonable rate for the miles you accrue. For the 1993 tax year, the IRS allowed 28 cents per mile. If you inflate the miles driven, you collect extra bucks from the petty cash account. You're the boss: who's to question you?

A group of jurors completing claim forms for travel expenses spent some time discussing how to inflate various items, such as car-mileage reimbursement, loss of regular income, etc. An irony of this is that they had just finished serving on a case where the amount stolen by a teenager was much less than the average fudged expense by each juror.[2]

If you buy a piece of hardware for personal use, you can cover the price from petty cash if it's an item that you can plausibly use for your business, especially if you cover your tracks. If you want a new 27-inch TV, for example, you buy one, pay for it from petty cash, and bring your old TV to your workplace for the reception room or employee lunch room. In the remote event an IRS auditor later asks you why the receipt is for a 27-inch TV, but the one in

your lobby is only a 19-incher, you can always say the big screen was stolen. Don't worry too much if you don't have a police report to justify this. Many people do not report crimes to police because they feel the cops won't do anything, anyway.

Working the angles can earn you significant extra real income, to compensate for the erosion of your real earning power by taxes and inflation. Using the right techniques, all of this can be truly underground, out of sight of both your employer and the government.

## Notes:

1. If you have trouble believing this is common, just read a few issues of *Consumer Reports.*
2. *The Hidden Economy: The Context And Control Of Borderline Crime,* Henry, Stuart, Port Townsend, WA, Loompanics Unlimited, 1980, p. vii.

# Chapter Thirteen
# Networking For The 90s

Networking has become a major job-hunting and customer-finding technique during the '90s. Finding new friends and acquaintances can be mutually beneficial, which is why you should strive to get to know as many people as possible on the job, as well as in your personal life. Meeting people with mutual and complementary needs can help you develop a network of useful contacts.

It's a good idea, on general principle, to be well-known, because networking can work for you, as it has for many others. For example, many people have found new employment through networking. If you're dissatisfied with your job, answering want ads may produce results, or you may answer an ad placed by a personal friend of your boss, with possibly serious consequences. Networking allows you to troll for opportunities and evaluate the job market informally, without making an apparent commitment.

## Networking Up

Networking begins with your boss. He is the one who has the power of economic life and death over you, and developing a relationship with him keeps communication open. This is especially important because there are few workplace situations worse than being "out of the loop." Even if you hear bad news, it's better to know about it before it strikes you than to be taken by surprise.

Granted, getting along with some supervisors and employers is trying. It's worth your best shot, though, even if your boss is a

hopeless dork, because he is a good source of information which you can exploit.

One obvious area is how he treats his customers. Some businessmen are slovenly, uncaring, and display bad attitudes towards their customers.[1] You may even hear grumbling from some customers, and this should be music to your ears. Your employer's unhappy customers are ripe for the picking if you decide to go into competition with him.

## Fellow Employees

Fellow employees, of course, are important. You work with them approximately 40 hours per week, and it's worth spending the time cultivating them. An important point about getting to know fellow employees is that you have a golden opportunity to assess their job skills, honesty, and general work attitudes. This can be very important if you later decide to start your own business, because you'll have a cadre of potential hired help from former fellow employees.

Rick worked as a photographer in one of the most noted art museums in the country. He was also a barber, and earned extra and untraceable cash providing haircuts for fellow employees. This was a perfect sideline, because he wasn't competing with his employer.[2]

Paul, a clerk in a department store notorious for underpaying the hired help, networked with fellow employees to obtain huge discounts. His friend in the hunting department rang up a $12 sale for a shotgun that sold for $80 at the time. Other employees contributed to the free-for-all by tagging perfectly good merchandise for the damaged-goods mark-down table. They also noticed that store security was so lax that they were able to drive their vehicles up to the loading dock and take what they wished.[3]

## Outside Networking

Now let's consider people outside the company. These may be clients, competitors' employees, suppliers, and assorted business contacts. Never neglect any of them.

When dealing with people, never underrate the value of a smile, and a sympathetic attitude. Nobody, absolutely nobody, is too low to be worth knowing, or treating with respect. This includes the waiter and the bartender where fellow employees eat and socialize. A waiter who likes you may pass along a tidbit he overheard that can affect you. Let's examine the personal contacts you make in the course of your duties.

## Networking Checklist

Study this checklist as a reminder of how to cover your bases. Photocopy this and use it as a worksheet, bringing it up to date as necessary.

**Employer:**

Does he tell you the bad news, as well as the good news? Yes_____No_____

During disagreements with your supervisor, do you keep your temper under control? Yes_____No_____

**Fellow employees:**

Are you plugged in to the office and departmental grapevine? Yes_____No_____

How many of your fellow employees can you trust:

To keep any confidence you tell them?_____

To punch your time card for you if you leave early?_____

**Outside contacts:**

Do you attend union meetings, where you can informally meet people in other departments? Yes_____No_____

Do you attend trade shows to meet your opposite numbers in other companies? Yes_____No_____

Do you know your competitors' sales representatives and do you listen carefully when they speak? Yes_____No_____
Do you know your company's suppliers? Yes_____No_____
Do you know your company's clients? Yes_____No_____
At trade shows, do you pick up samples of vendors' sales literature? Yes_____No_____
Do your employer's customers complain about the way he treats them? Yes_____No_____
How many of these dissatisfied customers do you think you could pick up for yourself?

_____
_____
_____

## Exploiting Business Relationships

One of the best strategies you can follow is to exploit your company's resources for your own benefit, and this can even happen with your supervisor's blessing. An example is if your company maintains a reference library, which you could use to help complete a college credit. If you explain your need, and ask your supervisor for permission, it's very likely that he'll give it, saving you perhaps hours of travel. He may even feel flattered to be in a position to help you.

One of your company's clients may need part-time help, and may ask you if you can spend a few hours working for him. The advantage is obvious. Part-time jobs can work into full-time careers, and this is the safe way to go about it.

One of your employer's competitors may know of you by reputation, and ask if you'd be interested in coming to work for him. If you've done your homework, and picked up his sales literature, you'll be able to show him what you already know about his company and be able to discuss intelligently where you'll fit into his operation.

Networking, and the interpersonal skills it develops, are important for economic survival in the 90s. Fortunately, networking is a no-risk, rewarding effort you can begin today.

## Notes:

1. *Shadow Merchants*, Cooper, Jordan L., Port Townsend, WA, Loompanics Unlimited, 1993, pp. 67-70.
2. The author, who worked with Rick, was one of those who paid him to cut his hair.
3. *Sabotage In The American Workplace,* Sprouse, Martin, Editor, San Francisco, CA, Pressure Drop Press, 1992, pp.103-104.

# For Further Reading

*B&E From A To Z*, Boulder, CO, Paladin Press, 1993. This instructive videotape demonstrates many ways to break into cars, homes, and businesses. It's a burglar's manual, but it's also for the property owner seeking to protect himself.

*City Police,* Rubinstein, Jonathan, NY, Farrar, Straus and Giroux, 1973. Rubinstein's book is as timely today as it was when written, because it describes the core of being a cop. It sets out how cops think, how they react to citizens, victims, and criminals, and the street-smarts it takes to be a cop.

*Counterfeit I.D. Made Easy,* Luger, Jack, Port Townsend, WA, Loompanics Unlimited, 1990. This book is a no-nonsense, practical guide to creating fake I.D. documents, and how best to use them. The author shows the reader how to fake a large variety of identification documents, using commonly available materials, and the specific purposes each type of fake serves.

*Deep Cover,* Rapp, Burt, Boulder, CO, Paladin Press, 1989. Anyone interested in the clandestine arts will get a lot out of this book, which provides not only the technology, but the techniques for living underground, penetration, and safe-guarding oneself while living a different identity. This knowledge is important to those trying to avoid becoming entrapped by police undercover agents.

*Disease Mongers*, Payer, Lynn, NY, John Wiley & Sons, 1992. This book lays out, as stated on its cover, "How doctors, drug companies, and insurers are making you feel sick." Medical care is big business, and persuading millions of people that they "need" drugs, diagnostic tests, or various treatments is big bucks.

*The Hidden Economy: The Context And Control Of Borderline Crime,* Henry, Stuart, Port Townsend, WA, Loompanics Unlimited, 1980. This book offers a very explicit and revealing view of how some people chisel extra income by shady and even illegal means. Although the incidents described take place in Britain, the principles apply as well to the United States because of the cultural similarities between the two.

*Offbeat Careers: The Directory of Unusual Work*, Sacharov, Al, Berkeley, CA, Ten Speed Press, 1988. *Offbeat Careers* is a thorough listing of uncommon occupations, some of which are easily adaptable to earning underground dollars. Organized alphabetically, this volume lists and describes 86 occupations from acupuncturist to wine steward. Some, such as "kibbutznik," are mainly for people who can feel comfortable living on the Israeli frontier and paying Israel's confiscatory taxes. Others, such as chimney sweep, are naturals for the subterranean entrepreneur. In fact, most of these occupations can be salaried or freelance. It's all what you make of them.

*Reporting Crimes to The Police*, Harlow, Caroline Wolf, Ph.D., U.S. Department of Justice, Bureau of Justice Statistics, 1985. This study, repeated and confirmed several times during the past decade, lays out how many and why crimes go unreported. In this slim volume, you can learn the variety of reasons many crime victims decide that they'll handle a crime by other means, from ignoring it to extracting compensation themselves.

*Sex Crimes Investigation*, Rapp, Burt, Port Townsend, WA, Loompanics, Unlimited, 1988. While this volume is an investigatory guide to many types of sex crimes, the chapter on how postal inspectors conducted an undercover scam to entrap sex deviants (supposedly preying on children) is particularly instructive. Postal inspectors built several questionable cases using standard undercover entrapping techniques against offenders who were too naive to understand that they were being manipulated.

*Shadow Merchants*, Cooper, Jordan L., Port Townsend, WA, Loompanics Unlimited, 1993. This book is a guide to unusual and low-profile means of earning money. Cooper speaks from experience, having been self-employed as a shadow merchant for over 15 years.

*Sourcebook Of Criminal Justice Statistics*, U.S. Department of Justice. This annual is the basic sourcebook for students of crime and criminals in the United States. Packed with statistics, this volume answers many questions about the extent of crime in this country, and the characteristics of people who commit them.

*Violent Crime By Strangers And Nonstrangers*, Timrots, Anita D., and Rand, Michael J., U.S. Department of Justice, Bureau of Justice Statistics, 1987. What many people think they know about violent crime isn't necessarily true, as readers of this volume will discover. Many people, for example, do not report violent crimes to police, for various reasons. This study describes the importance of age, residence, race, relationships, and other factors.

*What Cops Know*, Fletcher, Connie, NY, Villard Books, 1991. This is a good companion book to Rubinstein's *City Police*. It

presents a view of the world through a cop's eyes, giving the reader street-smart insights into the way people really behave.